

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Date received	Product	Sub-product
09/07/2015	Prepaid card	General purpose card
09/05/2015	Prepaid card	General purpose card
09/01/2015	Prepaid card	Other special purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Issue	Sub-issue
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Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

## Consumer complaint narrative

I am in the process of rebuilding my credit after a bankruptcy, and US Bank told me that if I get a prepaid card, my account can be reviewed in XXXX months with the likelihood that I will qualify for a credit card. XXXX months elapsed, I inquired, and they told me I had been given the wrong information and that I will likely be able to get a credit card after one year. XXXX year elapsed, and I again applied for a credit card. The answer continued to be no, no, and more no. " In the meantime, they collect fees on this card, and would continue to collect fees except for the fact that I just closed the account. While claiming this was a tool to rebuild my credit, it seems to me to be a bait-and-switch gimmick that just racks up money for the bank.

{ \$810.00 } was fraudulently charged on my XXXX XXXX prepaid visa. They will not give me a provisional credit. I 'm a single mom on a tight budget.

A Citi bank debit card was issued in the amount of { \$66.00 }, from XXXX due to a battery leak in XXXX of our electronic devices. The card had an expiration date of XXXX and was not used. We called to have the card reissued, but were told by Citi Bank they would not reissue the card, because it fell outside of 180 days of their reissue policies. We then explained that per the XX/XX/XXXX Credit Card Act that all prepaid Visa and MasterCard 's have a 5 year protection via the Credit Card Accountability Responsibility and Disclosure Act of XX/XX/XXXX that was passed into federal law. XXXX We asked for an escalation, but were told the exact same thing by another representative, which brought us here to your site and services. If Citi Bank is exempt from this particular piece of legislation then we would like in writing why they are. Please have them state, in writing, per the XX/XX/XXXX CCA, the exact clauses that allow them to not comply with the 5 year federal

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company	State	ZIP code	Submitted via	Date sent to company
U.S. Bancorp	WA	982XX	Web	09/08/2015
U.S. Bancorp	KY	405XX	Web	09/09/2015
Citibank	MI	481XX	Web	09/06/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company response to consumer	Timely response?	Consumer disputed?	Complaint ID
Closed with monetary relief	Yes		1554414

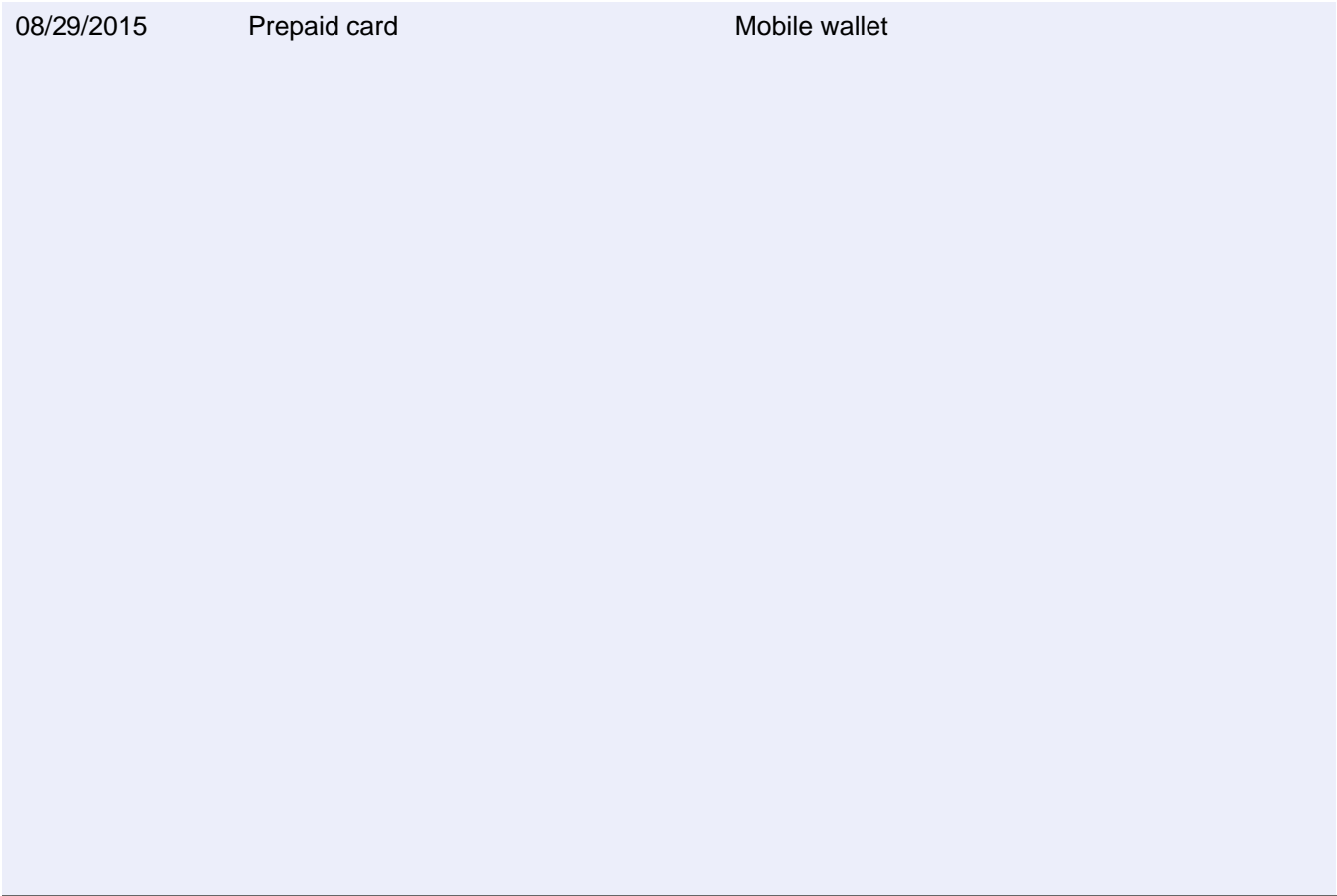
Closed with explanation	Yes		1553999
Closed with explanation	Yes		1547581

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

08/31/2015      Prepaid card      General purpose card

08/29/2015      Prepaid card      Mobile wallet




# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Fraud or scam





# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

expiration timeline.

I received a prepaid debit card ( XXXX ) for a rebate. Its exp date was XXXX. I misplaced the card around XXXX, and just found it. I called the issuer ( Citibank ) to request reactivation/replacement, as the CFPB says is required. They said they could not, that the remaining value ( ~ {\$26.00} according to their records and mine ) was forfeited. I 'd like to get that repalced correctly. Thanks.

I 've had {\$4600.00} taken from me with nothing but evasive responses from PayPal for a good part of a year. This has continued ever since they suddenly locked my account on XXXX XXXX of 2015. XXXX days later, I requested a refund for {\$3000.00}. What followed has been a draining, unending experience.

{\$3000.00} was frozen in my PayPal XXXX card, which was unrelated to my PayPal account. The additional {\$1600.00} is locked in my and my husband 's frozen PayPal accounts. On XXXX XXXX, PayPal promised they would send a check within XXXX business days, giving the following message : Your PayPal My Cash Card refund request has been successfully processed. You will receive your check by mail on or before the next XXXX days. " The ticket # was XXXX. I waited over a month, but no check arrived. On XXXX XXXX, I called their customer service hotline ( XXXX ) and discussed my situation with CSR XXXX. She finally admitted that they knew they never sent the check to me, but they also never tried to contact me regarding a need of additional paperwork. She requested my ID, copies of my PayPal XXXX cards, and all receipts tied to the card to be sent via email or fax to XXXXXXXXXXXXXXX or ( XXXX : XXXX ) with the subject of 'PAYPAL INACTIVE CARDS '. I emailed them with all requested information on XXXX XXXX, 2015 and verified that they received all required personal information. After that, three weeks passed without any response regarding the refund from PayPal. They were supposed to send the check within two weeks. So on XXXX XXXX, I contacted a CSR by the name of XXXX from the compliance

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank	WI	537XX	Web	09/01/2015
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PayPal	UT	841XX	Web	08/29/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

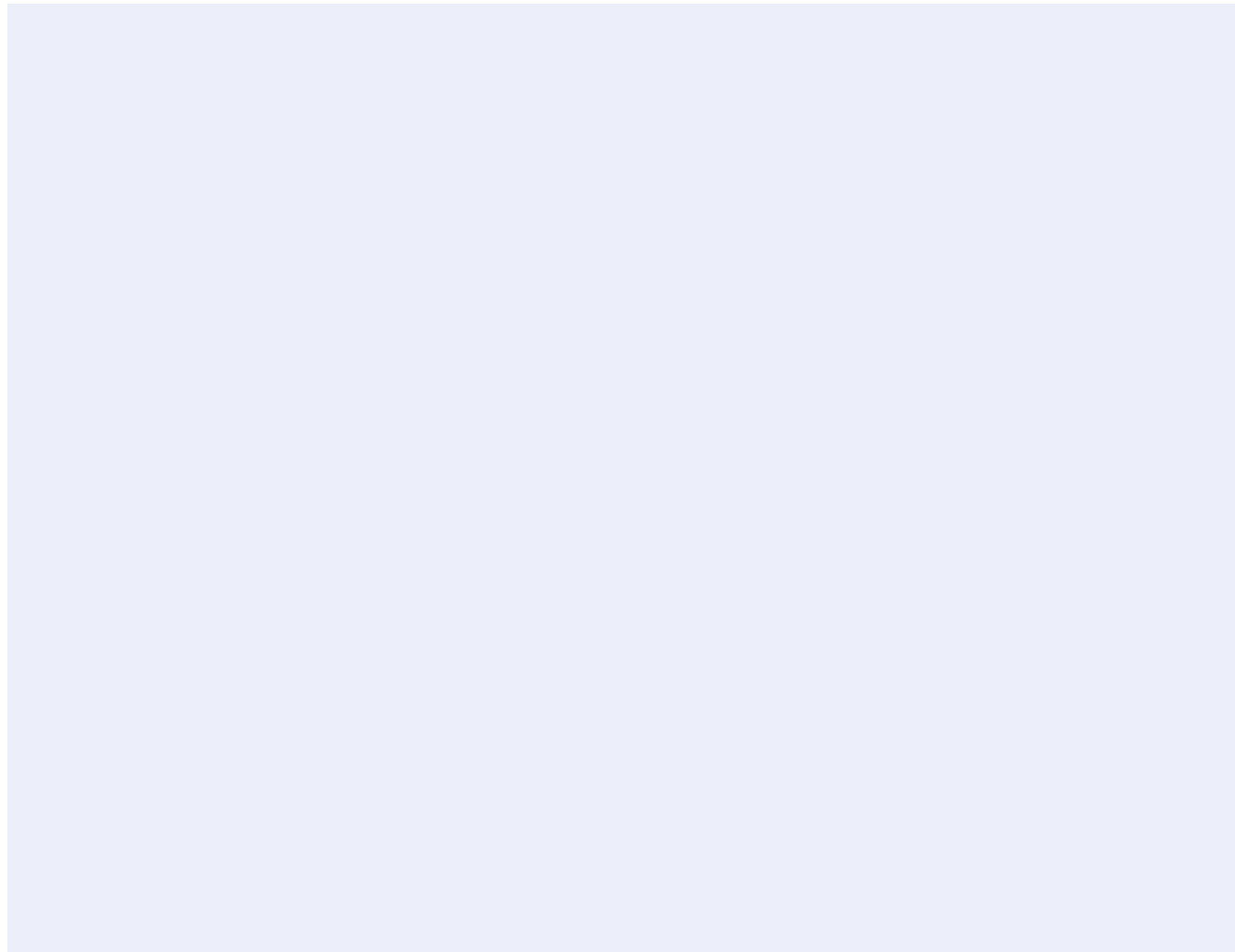
Closed with explanation	Yes	1544473
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Closed with explanation	Yes	1543586
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Closed with explanation	Yes	1543586
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



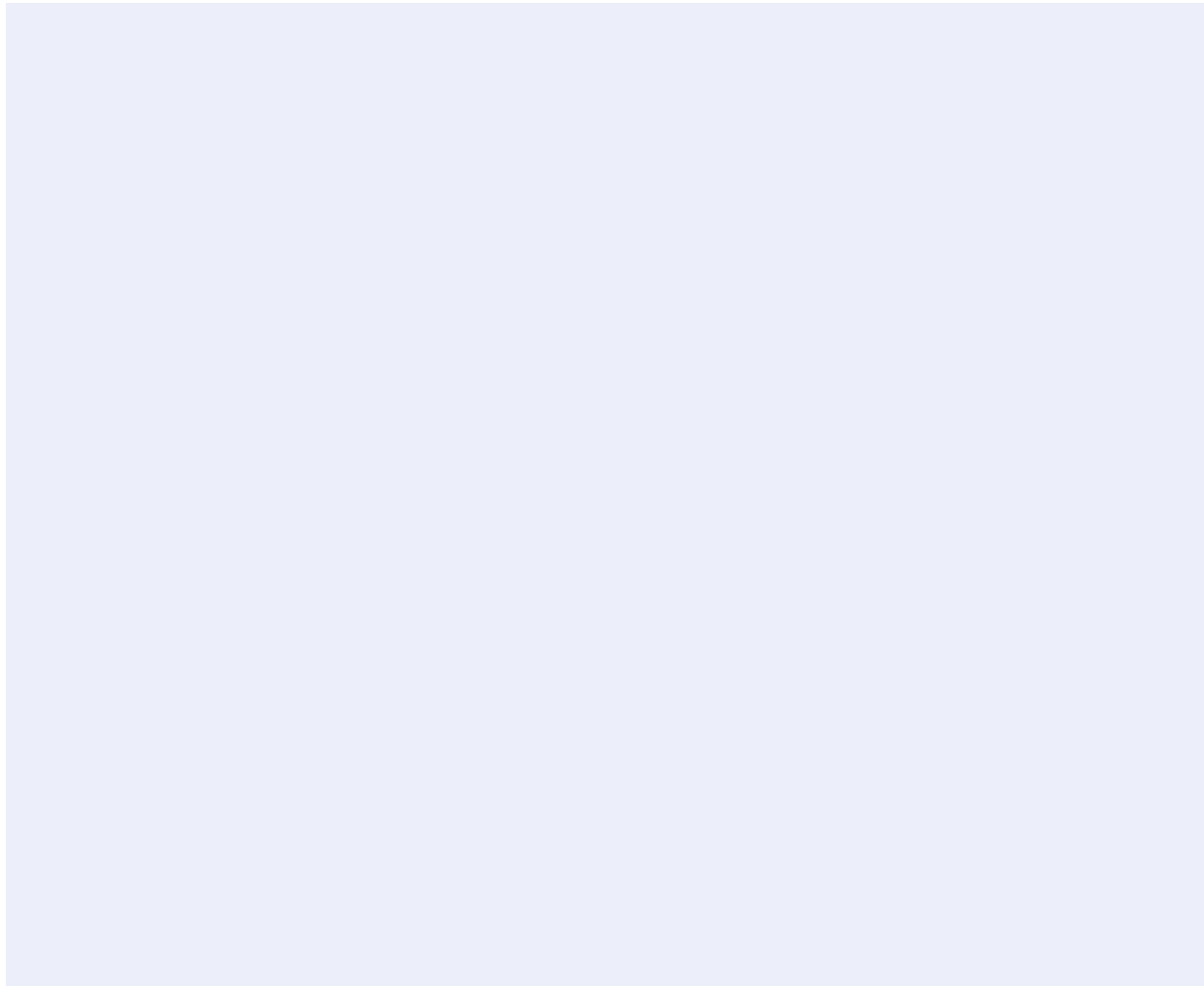
08/26/2015

Prepaid card

ID prepaid card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

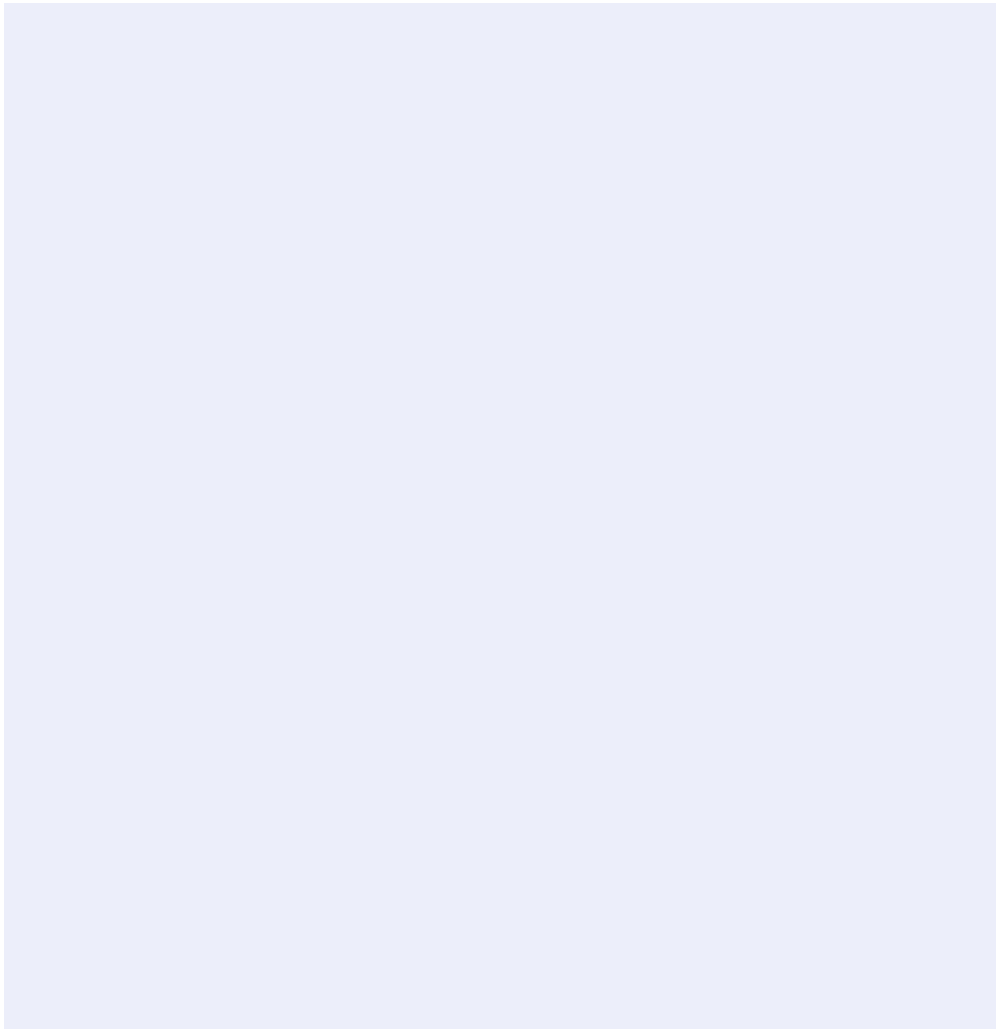
Based on Consumer Complaints

department and requested an internal investigation into the refund process. She checked the status of the process but reported that the compliance department had n't processed the refund since before XXXX XXXX, the day I sent the personal information. She promised to send an email to the compliance department regarding the expedited process. I waited again until XXXX XXXX, 2015 and spoke with a supervisor by the name of XXXX and requested a check on the status of the refund, and he said that XXXX never sent an email to the compliance department, or the compliance department never processed my request. The supervisor XXXX promised me a refund within XXXX business days, but neither response nor refund at the time of writing this ( more than XXXX days ). Every time I have called PayPal, they have put me on hold for at least XXXX minutes. PayPal has kept over {\$3000.00} of my money since XXXX XXXX, over XXXX days. Unacceptable. This reeks of fraud and scam. This is beyond reproach for such a large business. Never before have I dealt with such incompetence that it seems only plausible that they are manipulating customers for gain. PayPal conducts itself unprofessionally and arrogantly regards itself as above the law. My money is losing value due to inflation and lost interest rate. In addition to the {\$3000.00}, they also have frozen {\$110.00} in my account plus an additional {\$1500.00} in my husband 's account for XXXX days. They have caused undue financial hardship to our family. This has been a horrible experience I would not wish on anybody. I am requesting a full refund ASAP. I would also like compensation for emotional stress, the many hours spent calling and waiting on hold, losses due to inflation and missed interest accrual, and I would like a written apology.

I received a deposit of {\$50.00} from XXXX XXXX on XXXX/XXXX/2015. I spent a total of XXXX off the card on XXXX at XXXX. I go to the store to make a {\$7.00} purchase and my card declined yet i still had a XXXX balance. I called them up

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

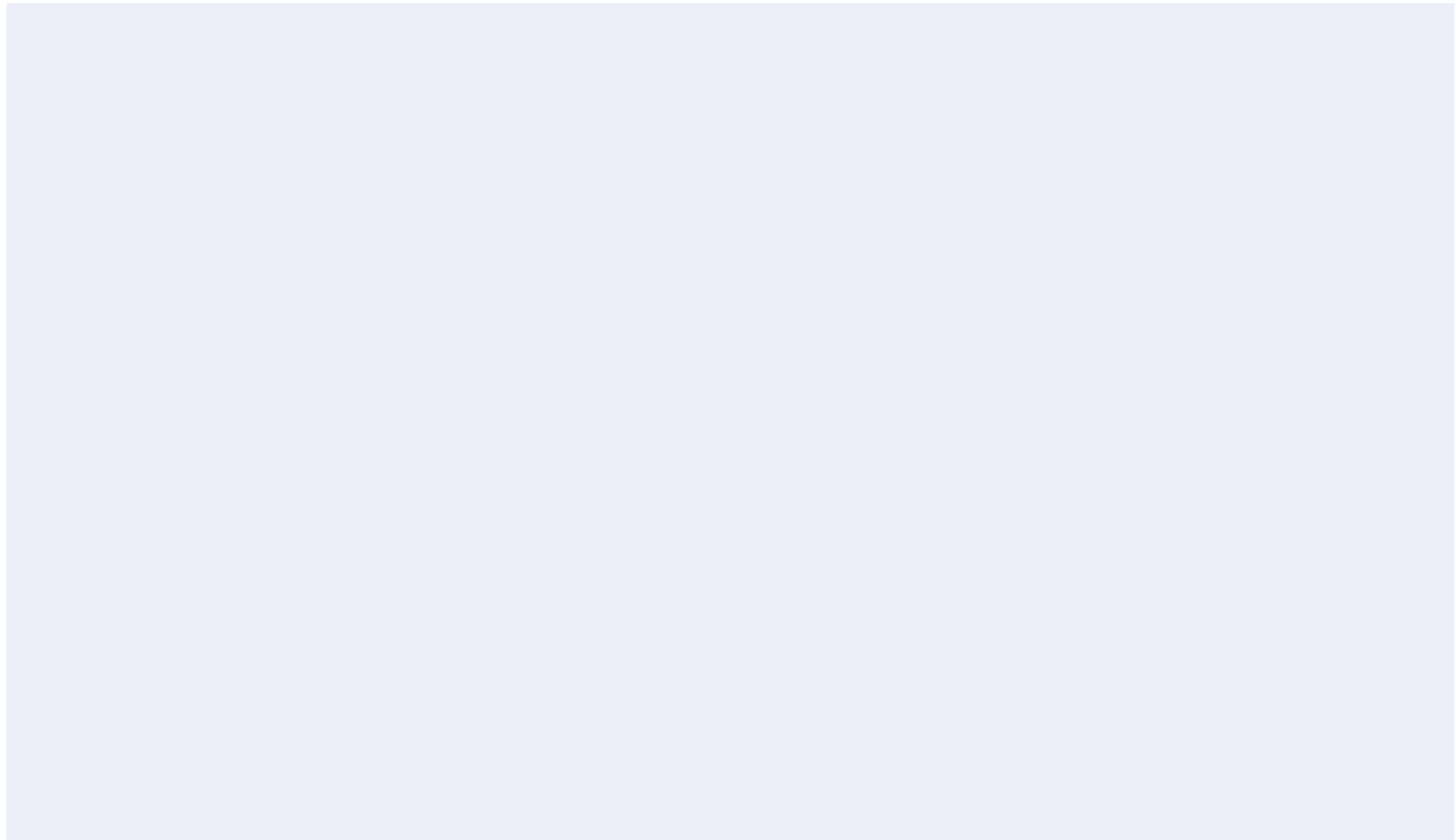


Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Citibank

NV

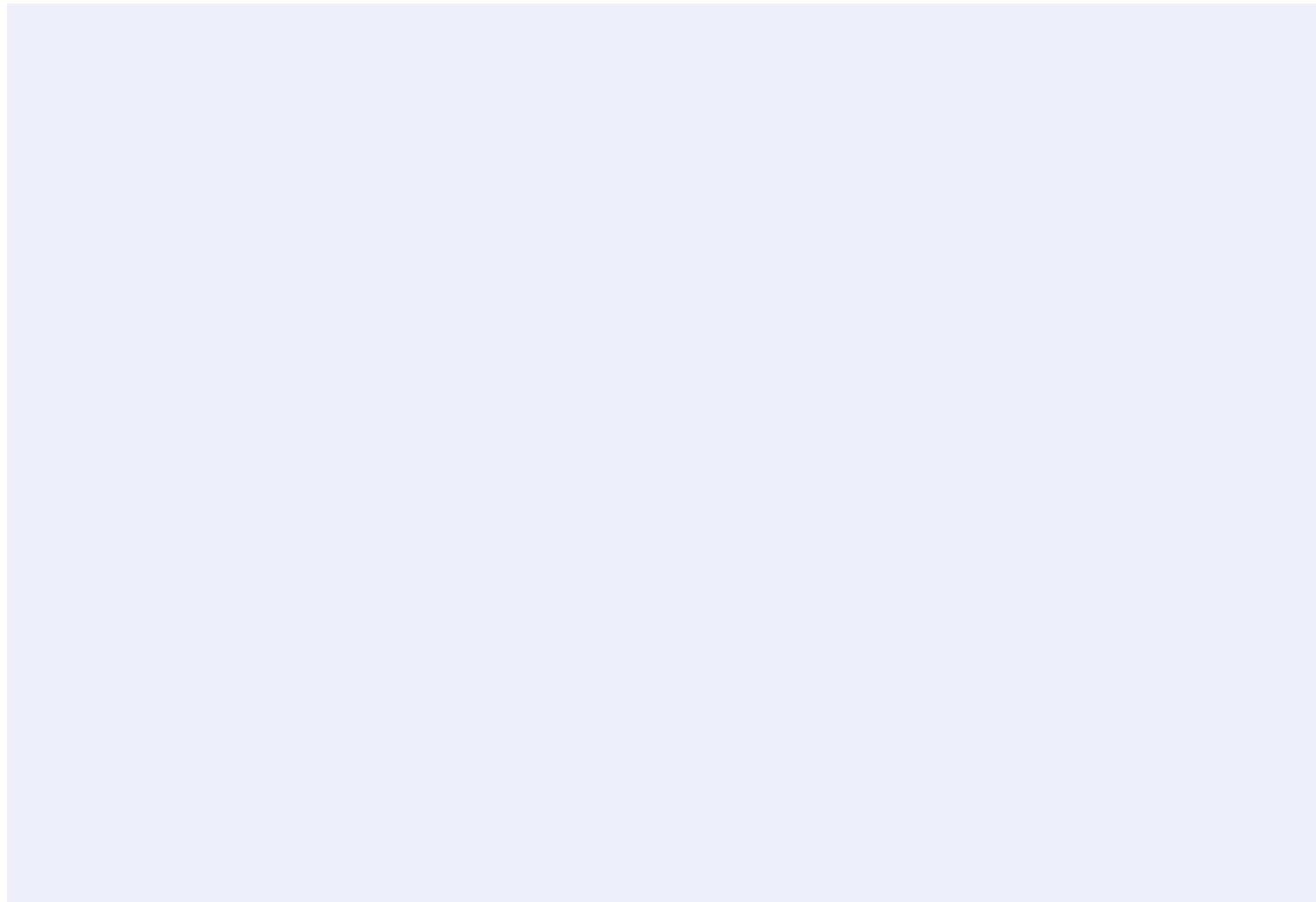
892XX

Web

09/03/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with explanation

Yes

1539358

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

08/26/2015	Prepaid card	General purpose card
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08/21/2015	Prepaid card	Payroll card
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08/20/2015	Prepaid card	General purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

they said it was a business/company error my money would be back on the card at XXXX. XXXX comes my money is not there, i call again at XXXX on XXXX/XXXX/2015 they then tell me its my fault and i have to wait 8 days to get my money back. I am so fed up with speaking to these people. How can they just take my money and get away with it. I spoke to a guy name XXXX he claim he was corporate, but there was nothing that he could do. I have to wait 8 days. That money was to be used for bus fare for me to get to work until i got paid I have not been able to go to work or eat because of this situation. It 's not fair. They should not be able to just take my money and not put it back on the card. I do n't understand that. They did the same thing with my girlfriends card but put her money back on the card at XXXX. Please help with this situation.

We received a virtual " prepaid Citi Visa card containing {\$250.00} XX/XX/XXXX. When we tried to use it XX/XX/XXXX we found that it expired XX/XX/XXXX. I subsequently learned that the federal CARD act requires prepaid Visa cards to not expire in less than 5 years. I contacted Citi, but they refuse to extend the expiration date. I have uploaded a file containing an email I sent to Citi requesting the extension, and their reply in which they claim their card is exempt from the legislation.

my paypal account was permanently limited, and the fund in my account was to be held for 180days. I aske Paypal to release my fund immediately.

Netspend deactivated my card when I inadvertently went into overdraft because of an XXXX order that was billed in several different increments. They did not notify me at all that my card was deactivated, so after I made a deposit to put the balance over {\$170.00} in the positive, I tried to use it at a gas station and it was declined. I check the ATM at the station and it said I had {\$170.00} balance, but when I tried to withdraw money from the ATM it was declined. I tried again and it was declined. I logged onto the website and it said I had that much available, but it

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank	CA	949XX	Web	09/01/2015
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PayPal	NC	272XX	Web	08/22/2015
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NetSpend Corporation, a TSYS Company	NC	280XX	Web	09/01/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief	Yes	1539350
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Closed with explanation	Yes	Yes	1531569
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Closed with monetary relief	Yes	1529398
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

08/17/2015	Prepaid card	Other special purpose card
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08/13/2015	Prepaid card	General purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

also charged me {\$.00} for each of the XXXX times I checked my balance. At that time I received XXXX text messages at once from them stating my card had been deactivated and I needed to reactivate it online. I tried to do so, but it indicated that the card was already activated. " I called the customer service number and a very rude XXXX man, supposedly named XXXX " informed me he could NOT reactivate my card, he would have to send an email to the department who did that. I indicated I was XXXX miles away from home and needed to purchase gas to get home and the deactivated card was the only method I had of doing so. I told him I needed to talk to someone who could rectify the situation NOW and he offered for me to speak to his supervisor. After holding for more than XXXX minutes, my cellphone battery was dying, so I told XXXX " to have a supervisor call me on my daughter 's cellphone, and I gave him the number. I told him to also email the department who could fix the problem and I needed to know when it was fixed so I could actually drive home. This was at XXXX and I had XXXX of my children with me. It is now more than 12 hours later and I have not received any phone calls, text messages or emails regarding the status of my card. I called the customer service number again and held for more than 10 minutes without anyone coming to the phone to take my call. I am furious! I want access to MY money, which they are holding because I do n't have any way to get it out other than the card that is deactivated ". They send me texts for everything from deposits to withdrawals to advertisements. They could n't send me a text to let me know my card would not work, even though I had just deposited money onto it? This is poor business practice and when I called them it should have been corrected immediately.

The expiration date on a pre-paid card in my name passed and Citi Pre-Paid Card Services XXXX out the balance and will not issue a new card.

XXXX Visa gift cards issued by US Bank were purchased at the same time

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank

OR

971XX

Web

08/17/2015

U.S. Bancorp

OH

430XX

Web

08/17/2015

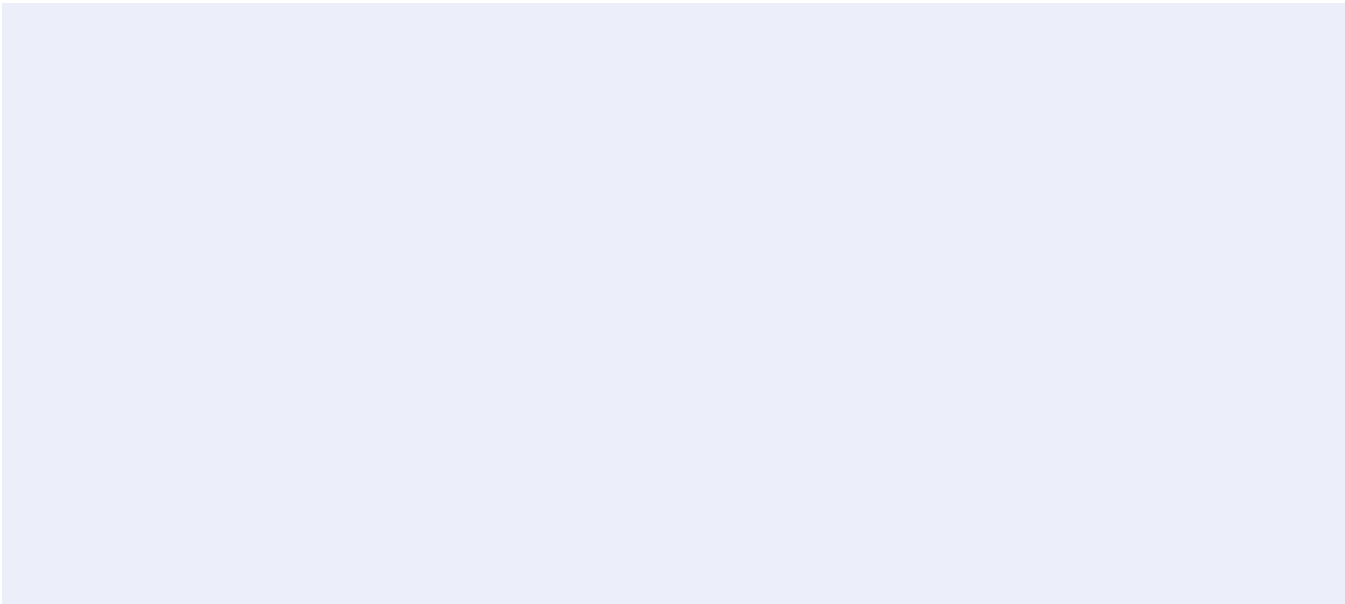
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	1522659
Closed with monetary relief	Yes	1517166

# Prepaid Card Complaints with Consumer Complaint Narrative:

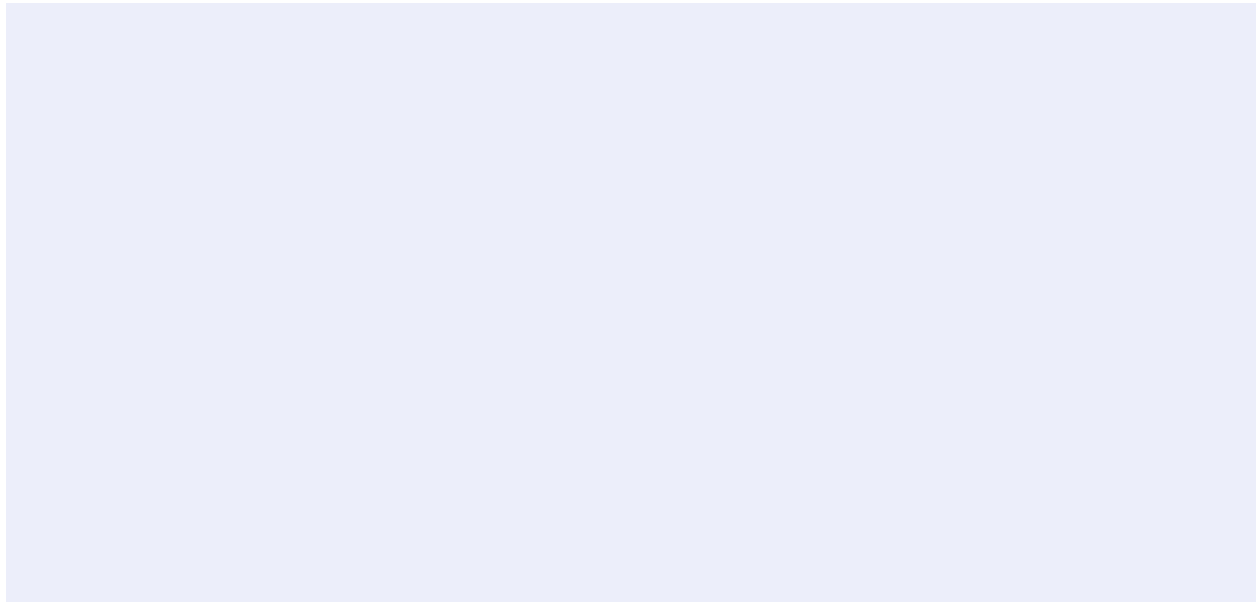
Based on Consumer Complaints



08/12/2015	Prepaid card	Mobile wallet
08/12/2015	Prepaid card	Mobile wallet
08/12/2015	Prepaid card	Gift or merchant card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

XX/XX/XXXX and location, the XXXX store, XXXX for {\$500.00} and XXXX and XXXX for {\$200.00} I have the receipt for the purchase. The {\$500.00} card was lost so I called the number given to report the loss ( XXXX ) only to be told to send the information along with a receipt via fax to # XXXX this was on XX/XX/XXXX as of XX/XX/XXXX I got no response from anyone so again a call was made and was given the same instructions then again on XX/XX/XXXX at which time I asked for a supervisor only to be transferred to what they call an expediter only to be given the same instructions. On XX/XX/XXXX I called and again told same thing. This has dragged out now for some time and no one will say anything other than you have to fax the info to the number given and nothing else can be done until I hear from them, only I have never been contacted from anyone. I do n't believe at this point that they have any intention of doing so and wonder how many others they just ignore and hope they give up trying only to keep the money for them selves I feel they are scamming people out of a lot of money.

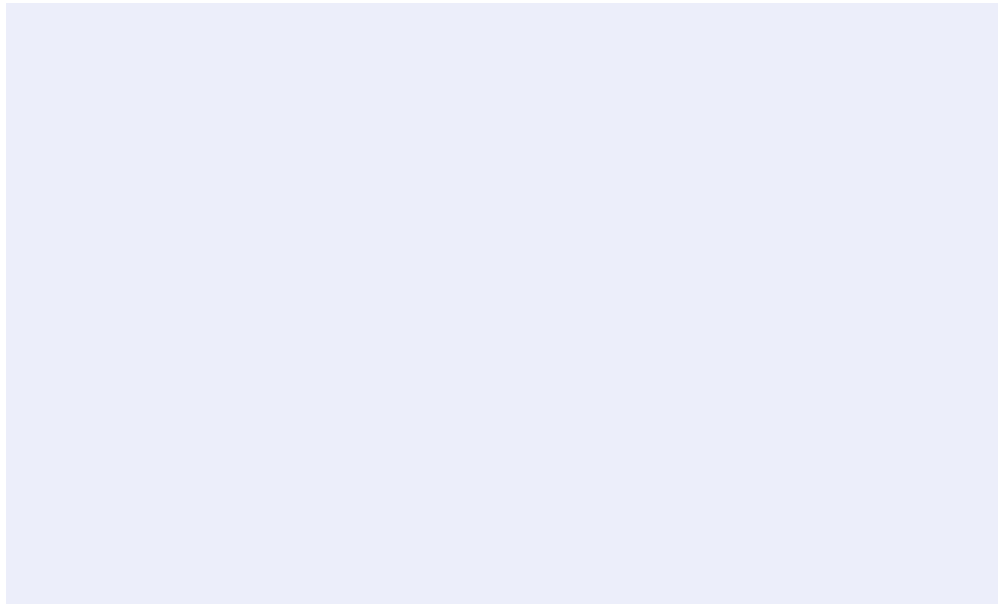
I have a Paypal account where I have funds. Suddenly, Paypal sent a notice that my account is limited and that I can not withdraw my own funds.

I have funds in my Paypal account. Suddenly, Paypal limited my account and I am no longer able to access my own funds.

I bought couple of prepaid cards at XXXX in XXXX, TX around XX/XX/2015. When I checked the balance couple of days later I found unauthorized charges on these cards. Someone had called and registered those cards in their name and made few online purchases. I called issuing bank on XX/XX/2015, they said they will send an affidavit for me sign so they can start investigation. I was told the affidavit would arrive in XXXX days, but it never came. I called again on XX/XX/XXXX, they took a fresh complaint and said the affidavit would arrive in XXXX days. Again no affidavit. I called again and again and again ... .. Finally affidavit arrived on XX/XX/XXXX!. I filled and faxed it the same day. No response from them so far.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

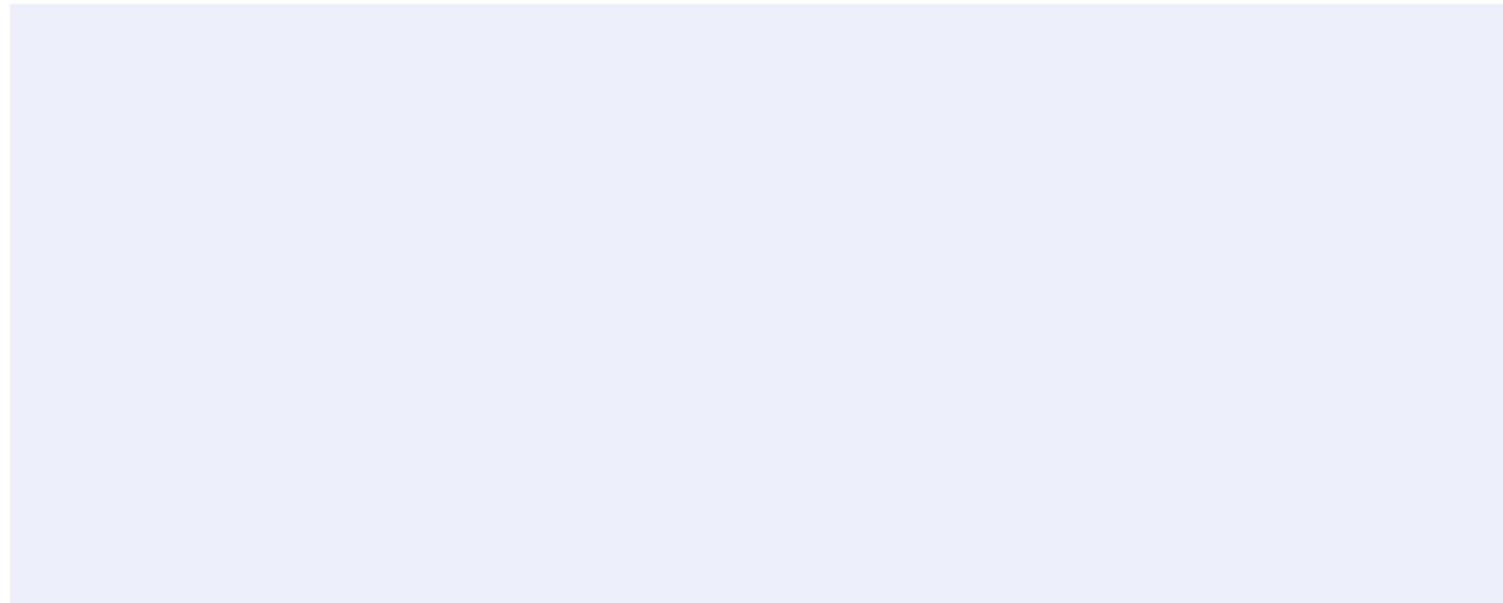
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

PayPal		NY	100XX	Web	08/12/2015
PayPal		IL	600XX	Web	08/12/2015
U.S. Bancorp		TX	787XX	Web	08/17/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with non-monetary relief	Yes		1515196
Closed with non-monetary relief	Yes		1515214
Closed with explanation	Yes	Yes	1515004

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

08/12/2015

Prepaid card

Gift or merchant card

08/11/2015

Prepaid card

Other special purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

My funds are stuck for XXXX days. BTW, the issuing bank is U.S. Bank and the card type is Master Card ( Gold colored ). This is what they told me : certain prepaid gift cards in similar situations would first refund the money to the consumer and then they do their investigation, but not with this card. So, stay away from these type of cards ( US Bank National Association issued Master Card gold colored prepaid card ).

I purchased a {\$500.00} gift card at XXXX VA. The transaction was approved and went through, but when I later tried to use the card, I found out the card was frozen. Someone had tried to use the card before I had bought it at the store. The {\$500.00} was never loaded onto the card. I was asked to fax in information on XXXX XXXX, which I did. I was told someone would reach out to me, but nobody ever did. I finally called in and was told I needed to scan the receipt as well. I went ahead and did that. I 've called in every single day since, and they ca n't even confirm they 've received my fax. Still, nobody has reached out to me. It 's now past the 7-10 business days timeframe I was given. I just want a replacement {\$500.00} gift card. I 've already had to pay the credit card charge and now I 'm in financial duress because of this company 's failure to respond in a timely manner to gift card fraud.

I was sent {\$2400.00} from my client through Paypal. When I logged on to Paypal to transfer the money into my bank to balance our cash flow, the system showed that only {\$69.00} of the {\$2400.00} was available and the rest would be held for 21 days. I called Paypal and spoke with an agent and asked him to have the money released immediately as we were expecting theis money as deposit to start our work on the project. The agent walked me through the website to indicate that I was not selling anything that required the hold. He said after that process the money would be released in three days. After 4 days the funds were still held back. I called Paypal again and spoke with another agent who said he could not

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp

VA

221XX

Web

08/13/2015

PayPal

CA

949XX

Web

08/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief	Yes	Yes	1515088
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Closed with non-monetary relief	Yes		1513946
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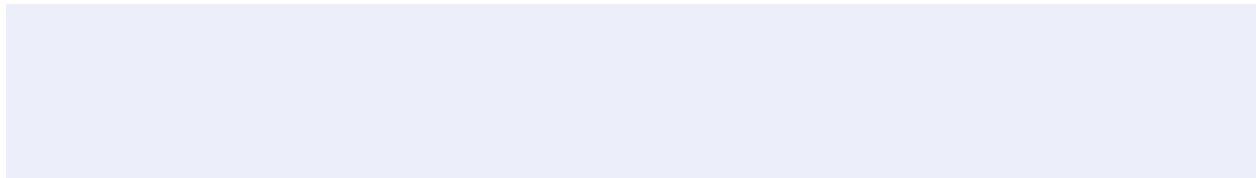
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

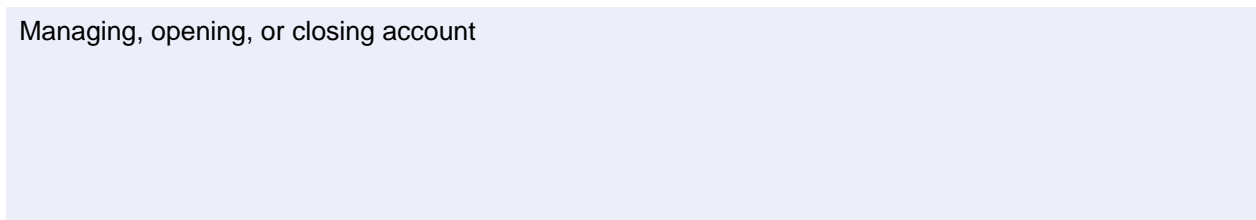
08/10/2015	Prepaid card	General purpose card
08/09/2015	Prepaid card	Gift or merchant card
08/09/2015	Prepaid card	Transit card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Managing, opening, or closing account



Managing, opening, or closing account

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

remove the hold and that he would have the supervisor email me a response to my complaint. I had to go through a lot of trouble to fix our finances so that our checks would not bounce. It is already 20 days and I just checked, the money has still not been released.

Paypal limited/froze my account on XXXX XXXX, 2015 for reasons that have not been revealed to me. They stated they would release my remaining funds {\$280.00} within 180 days. To date, they have not released my funds despite numerous emails that have gone unanswered.

My Citi Prepaid card XXXX expired on XX/XX/2014. It had a balance on it that Citi Prepaid ( 3rd party contracted by Citibank ) refuses to reissue. Per CFPB, the balance is valid for 5 years even if the card expires. I spoke to XXXX, rep number XXXX who despite being informed of the CFPB guidance refused to comply and refused to reissue the card or the amount. I feel cheated out of my money.

To whom it may concern ; My name is XXXX XXXX and I am a previous Netspend cardholder. On XXXX/XXXX/2015 I filed a claim for unauthorized charges. I received correspondents in the mail on XXXX/XXXX/2015 informing me that claim # XXXX was found in my favor and {\$180.00} would be refunded to my account. Unbeknownst to me, my account was closed on XXXX/XXXX/2015 without reason. I was never informed of anything suspicious on my account nor was I informed that my account was even being closed. On XXXX/XXXX/15 I tried logging into my Netspend account only to receive a message to call customer care because my account was locked. At that time they informed me that my account was closed and the funds were issued to a check and sent out to my address on XXXX/XXXX/15. I have yet to receive anything in the mail and any helpful answers for Netspend Customer Care. I even opted to have the check canceled and the funds put into a relative 's Netspend account. I 've read numerous accounts and complaints about closed account owners never receiving their check as promised.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

PayPal	MN	550XX	Web	08/18/2015
Citibank	CA	945XX	Web	08/18/2015
NetSpend Corporation, a TSYS Company	CA	917XX	Web	08/09/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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Closed with explanation	Yes	1510710
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Closed with explanation	Yes	1510052
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Closed with explanation	Yes	1509973
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

08/06/2015	Prepaid card	General purpose card
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08/05/2015	Prepaid card	ID prepaid card
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08/05/2015	Prepaid card	Gift or merchant card
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08/05/2015	Prepaid card	Gift or merchant card
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07/31/2015	Prepaid card	Gift or merchant card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

Adding money

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

I can not afford to be one of those. If the check was sent out from Texas on XX/XX/XXXX, I should have received it by now. I just need my funds returned please. Thank you.

They called and pretended they were XXXX and offered to cut my bill down in XXXX if I opened up a debit card called NetSpend and paid my XXXX bill with it. They had all my information ; address, last XXXX of my social, what package I had, my monthly bill, etc. I called XXXX and they said they were not affiliated with NetSpend and that they are a scam.

NETSPEND CLAIM # XXXX AND ACCOUNT NUMBER # XXXX THEIR LETTER DATED XX/XX/2015 C/O THEIR FIRST LETTERXX/XX/2015

It is impossible to access information to ascertain my balance on this card or the transactions that were recorded against the card. Information is supposed to be available by phone or on the Web site prepaid.citi.com. However, I am locked out of the Web site with no information on who to contact for support and the phone number provided on the back of the card for support is an automated system that will not respond to my card number and provides no option to actually speak to a human. Citi has obviously set this up to make it extremely difficult to utilize the prepaid card and track the balance.

i discovered a card that had expired and was not told when purchased that card had expiration date. company ( chase bank ) refuses to honor card which obviously gave bank a {\$100.00} profit

I bought XXXX gift cards from my local grocery store XXXX XXXX XXXX part of XXXX ) issued by US Bank on XXXX XXXX, 2015. Each gift card was loaded with {\$500.00}. Within a week of so of loading, the money was already drained from the card fraudulently. I filed a dispute with US Bank, the issuer of the card the moment I realized the theft. US Bank did not ask me to fax in copies of receipts until XX/XX/XXXX, which I did promptly. So far, the only response I am getting from US

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	GA	300XX	Web	08/13/2015
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NetSpend Corporation, a TSYS Company	CA	921XX	Web	08/06/2015
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Citibank	MA	024XX	Web	08/12/2015
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JPMorgan Chase	NY	117XX	Web	08/06/2015
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U.S. Bancorp	WA	980XX	Web	08/03/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	1506817
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Closed with explanation	Yes	1507173
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Closed with explanation	Yes	1504334
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Closed with explanation	Yes	1505489
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Closed with monetary relief	Yes	Yes	1496042
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/31/2015

Prepaid card

General purpose card

07/30/2015

Prepaid card

Mobile wallet

07/30/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

XX/XX/XXXX, which I did promptly. So far, the only response I am getting from US Bank is we are waiting to hear back from the retailer where the funds were used.

I was given an American Express gift card at my retirement luncheon. The gift card was inside a greeting card envelope and somehow, I believe it fell out of the envelope as we were leaving the restaurant. I called the restaurant and they reported an unsuccessful search of the dining area and outside on the street. I also called the local police in case someone found the card. I immediately called American Express ( Classic Card ) services and they told me to get a copy of the receipt. I got a copy of the receipt and faxed it to the number they gave me. They took about a week, and I received a reference number " along with a response : Based upon the information you provided, we are unable to locate a valid Gift Card number ". I called American Express again and was told to contact the seller ( XXXX ), and they provided me with the last XXXX digits of the card ( which was already available on the receipt ). American Express provided additional steps that I should take : Contact XXXX and request a PROXY # or SERIAL # " from the XXXX store journal. I made another call to XXXX and was told that I would have to talk store security. Security was very nice, but denied me the information unless I went to my local Police Department and had someone make official " contact. My local Police Officer was very nice and tried to cooperate with XXXX, but ended up with NO additional information, only the last XXXX digits again. Another call to American Express and the shared their regrets and said I was at the end of the search ... they could not help me further.

GOOGLE WALLET DONT TAKE CREDIT CARDS BUT CHARGED MY CREDIT CARD AND ON TOP OF THEY THEY CLOSED MY ACCOUNT AND FAILED TO SEND ME THE MONEY LEFT IN MY ACCOUNT

Paypal took action to close my account but refuse to refund my money back to me. I 've waited for weeks after my account was closed but they 've still not sent my

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

PA

174XX

Web

08/03/2015

Google Inc.

NC

271XX

Web

07/31/2015

PayPal

NY

109XX

Web

07/30/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	Yes	1497141
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Closed with explanation	Yes	Yes	1497518
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Closed with non-monetary relief	Yes		1494091
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/30/2015	Prepaid card	General purpose card
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07/30/2015	Prepaid card	General purpose card
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07/29/2015	Prepaid card	Transit card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

refund. I do n't understand why they 'll close my account for no reason whatsoever and then refuse to give me the money in the same account they closed.

Paypal closed my accounts and they 're refusing to send me a check with my leftover money in both of my accounts. I have about \$ 1000+ in there and they 're depriving me of getting my money back after they took action and closed my accounts on their own accord.

Paypal took action to close my account but refuse to refund my money back to me. I 've waited for weeks after my account was closed but they 've still not sent my refund. I do n't understand why they 'll close my account for no reason whatsoever and then refuse to give me the money in the same account they closed.

Dear American Express Representative or To Whom It May Concern : I am a XXXX year old, XXXX male, and a retired U.S. Military Veteran. I acquired and employed your services less than a year ago when a colleague had recommended your service being AMEX EXPRESS SERVE CARD/ACCOUNT services which was intended to protect my finances and enable me to have my military payments from the U.S.A Federal Government be Direct Deposited to my account/card. I did this because since being back home to the states, I have been victim to XXXX / XXXX and XXXX on XXXX occasions. Since I have been back and attending school, I have also been working and filling in for my former trade in the XXXX XXXX XXXX. That being noted, I often have no other choice than to have to carry cash or often make cash deposits after the end of my shift. This alone, not to mention the other added benefits of being an AMEX CARDHOLDER Member and the online banking and fraud protection, and ability to have my U.S. GOVERNMENT/ GI SUPPORT Directly Deposited to one of your banks with my serve account is why I employed your services. My card & wallet was stolen on XXXX XXXX, 2015. Upon not being able to find it and then seeing the online charges posted at XXXX and XXXX 's totally in the amount of {\$870.00} in

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

PayPal	NY	109XX	Web	07/30/2015
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PayPal	NY	109XX	Web	07/30/2015
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Amex	MO	631XX	Web	07/29/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with non-monetary relief	Yes	1494076
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Closed with non-monetary relief	Yes	1494083
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Closed with monetary relief	Yes	No	1492961
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraudulent Charges. ( not including transportation and record fees adding {\$26.00}. ) I called AMEX and the police THE SAME DAY. ( Incident Report # XXXX, XXXX XXXX XXXX Police, by XXXX XXXX ) I have made countless calls to multiple departments within your company. I have followed all the correct procedures with contacting you and the police department for this given situation. From the time of calling for the local police for the larceny to having to acquire transportation to each individual Police Department where my card was fraudulently used and had to meet with multiple Detectives. Having done this and agreeing to press charges to retain my lost earnings since my GI Support Payment is what pays my rent. I am facing being behind on rent and potentially eviction. Not to mention other fees I have incurred like late payments, lost wages, not to imagine yet what it may cost for legal fees I will incur as I pursue this matter. As I have been ignored, continuously time and time again, by nearly all representatives I have spoke with and promised this would be escalated to upper management with a promised call back within 48 hours " - THREE times now since this has occurred. Initially, I was told I would have a complete refund within 7-10 business days back to my account for all of it, and the lesser charge even sooner, as it was under {\$500.00}. Not only have I faced such a situation and ordeal with your company ( AMEX ), I was denied my claim for these fraudulent charges, while I have worked countless hours in regards to investigate and aide your company in my loss and identity theft, but I have also provided reports with the multiple Police Departments being able to successfully acquire clear video surveillance footage of these fraudulent purchases taking place by a stranger that is clearly not me, being a white male ( Accomplice and Burglar, XXXX XXXX, who is currently incarcerated on unrelated charges ) making the purchases. They, nor did anyone, have permission for any such authorized use or possession of my card. The police have even arrested and interrogated these people. Some of these Detectives involved

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/29/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

I had an American Express Prepaid REDcard. This card can be funded online using a checking account or a debit card, as well as in XXXX using Cash or debit cards. In XXXX XXXX, I was trying to add funds through American Express Prepaid REDcard website from my XXXX XXXX checking account ( ending in XXXX ), but I received an error message asking me to call American Express Prepaid XXXX Account Protection. I called the number and was informed that my Prepaid REDcard account was closed. I was first vaguely told it was because of violating Prepaid XXXX Member Agreement, and when I asked for further clarification I was told it was related to ACH activities and I should expect an email with further information. No other information was given to me over the phone and I was told that a supervisor or manager is not available. So I hung up, and while being surprised, waited for the promised email. Email showed up promptly and all the explanations it had was that my account was closed because activities were noticed that were in violation of sections XXXX and XXXX of Prepaid REDcard Member Agreement. I carefully read those sections of the agreement and could comprehend how activities on my account have been in violation of those terms. So I called Account Protection line again and this time after insisting that I need to talk to a supervisor, I was finally connected to a supervisor. He first told me the account was closed because they could n't verify my checking account information. I told him there is nothing with the checking account that can not be verified. It is a personal account solely in my name, it is already completely verified in American Express Prepaid XXXX website and I have been using this checking account without a problem, and they could have contacted me if they needed any type of further information. He told me about the emails they sent me asking further information, and I told they never sent me such an email about this issue. Looking on history of the account, the supervisor could n't find any track of an email that was sent to me regarding this issue, nor could he tell me what part of

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

NY

112XX

Web

07/30/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

1493283

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/28/2015      Prepaid card      Gift or merchant card

07/28/2015      Prepaid card      General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

the information might have been needed for verification. Then he changed the story and told me that account activities were in violation of Prepaid REDcard Member Agreement. But when I asked him about which activities were in violation of Prepaid REDcard Member Agreement, after putting me on XXXX long holds he could n't come up with an answer and just told me some account activities were in violation of Prepaid XXXX Member Agreement, and advised me to go to Police if I need further information and initiate the process of asking for further information from there! So my American Express Prepaid XXXX account was closed for no clear reason, without any prior warning, without asking me for any information ( if they needed something ) and all I was doing with this account was completely within Prepaid REDcard Member Agreement. I have enclosed XXXX PDF files containing the Prepaid XXXX Member Agreement AND a copy of most recent bank statement for my checking account at XXXX Bank.

I bought a {\$200.00} Amex gift card around XXXX XXXX. It had n't been authorized properly by the store clerk, so I could n't use it. After calling Amex, I sent them everything they asked for via the fax number they gave me - copies of both sides of the card, the sales receipt, and my NY XXXX i.d . I waited for weeks, got no response, called Amex & was told they were working on it ". More weeks, no response, I call again and am told the copy of my i. d. was too dark to be legible. I send them a lighter copy, more weeks pass, I called yesterday and was told a portion of my I. d. still could n't be read. I informed them I was n't faxing anything else but was contacting CFPBAmex has gone way beyond any necessary fraud protection. There are cites online documenting many, many similar complaints. Obviously, the longer Amex delays refunds, the more interest money they make on the float.

I purchased a USBank XXXX prepaid card on XXXX XXXX 2015 and received an activation slip showing {\$500.00} was loaded. With the purchase fee it came to

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

NY

100XX

Web

07/29/2015

U.S. Bancorp

CT

064XX

Web

07/30/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

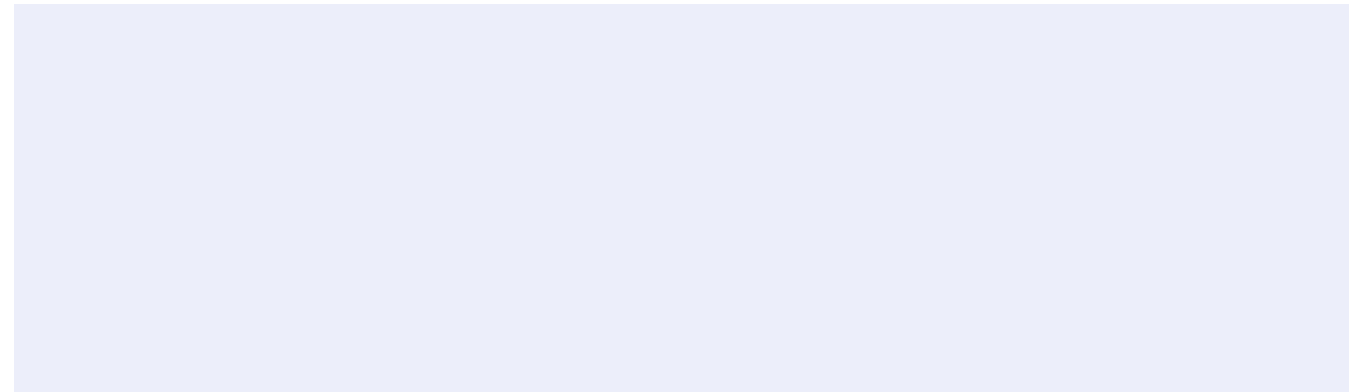
Based on Consumer Complaints

Closed with monetary relief	Yes	1491904
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Closed with monetary relief	Yes	No	1491277
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# Prepaid Card Complaints with Consumer Complaint Narrative:

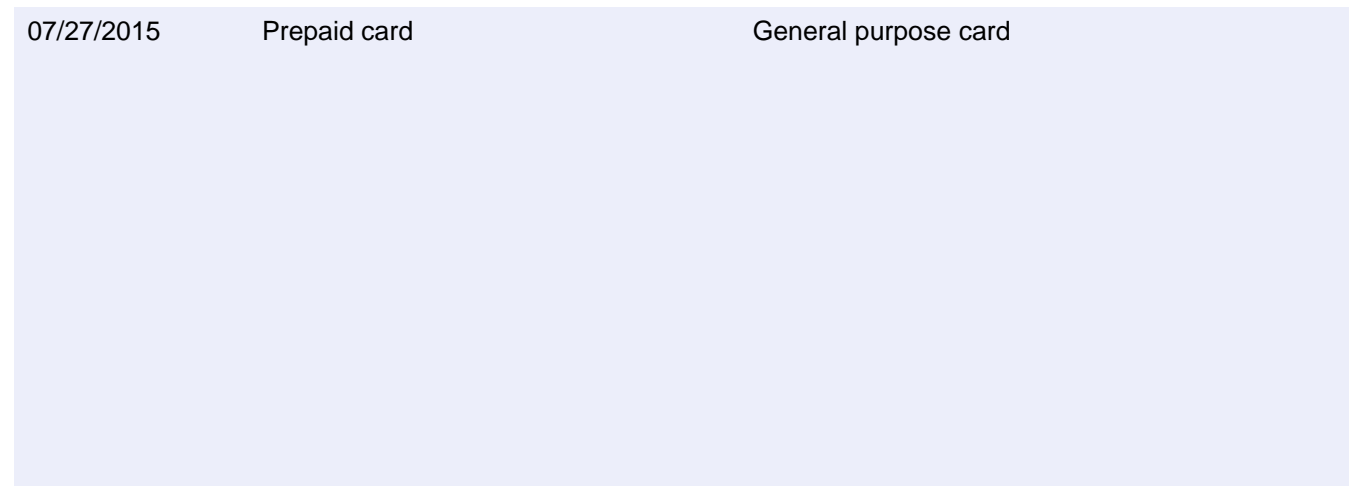
Based on Consumer Complaints



07/27/2015

Prepaid card

Payroll card



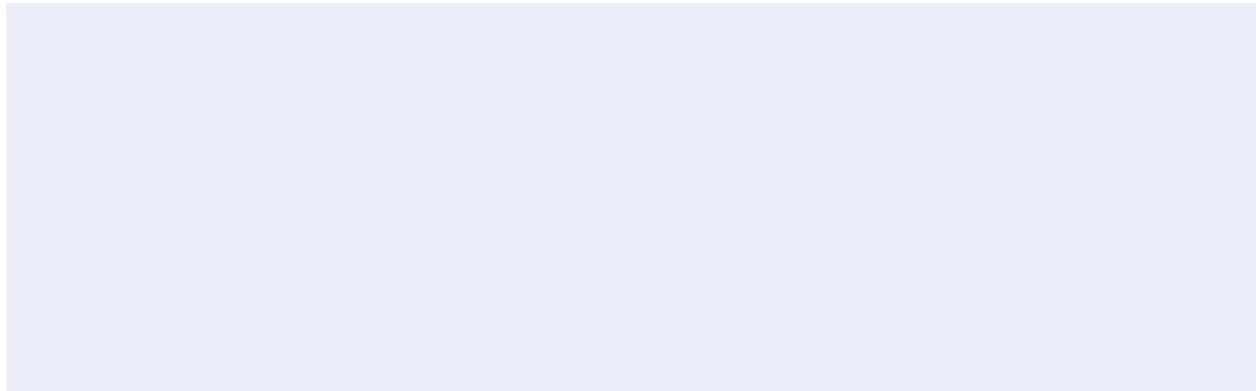
07/27/2015

Prepaid card

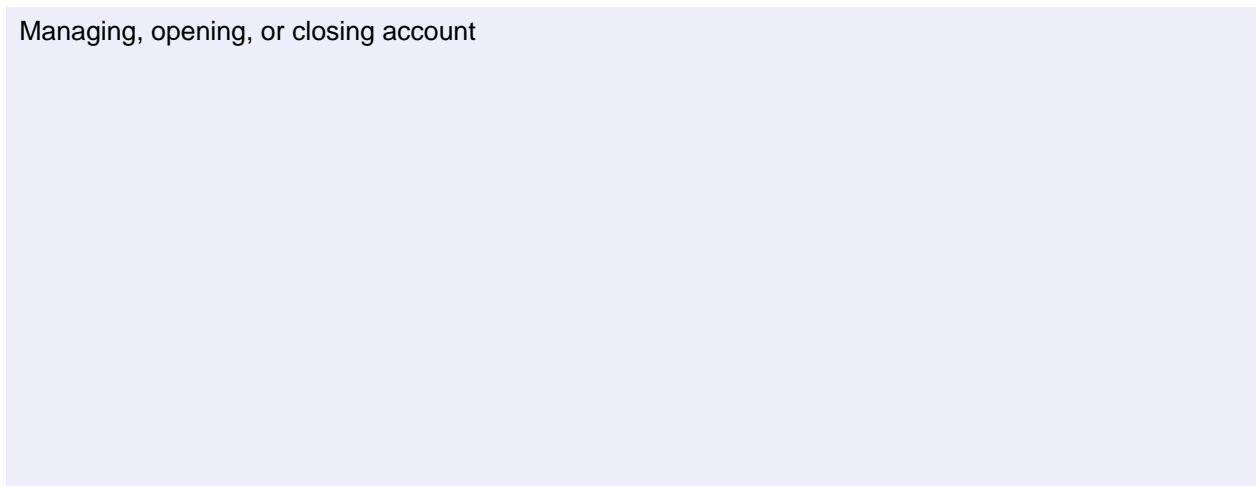
General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Advertising, marketing or disclosures



Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

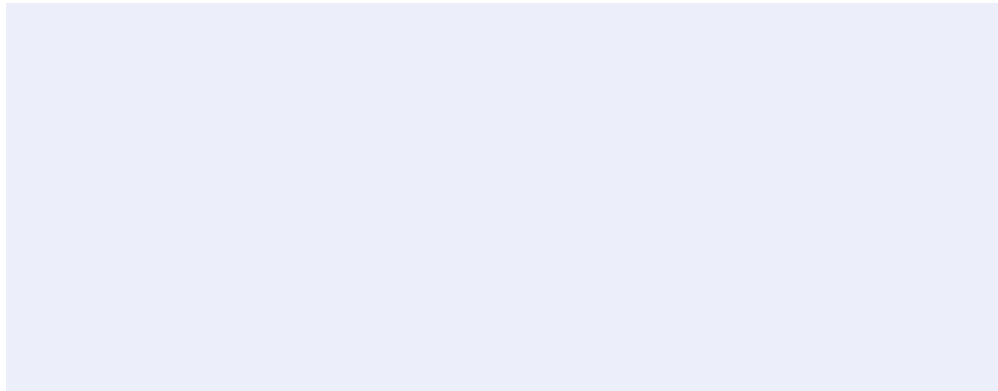
{ \$500.00}. When I tried to use it that evening, it had been frozen by USBank for fraud. This was because a transaction had been attempted PRIOR to my purchase. USBank instructed me to fax in information and wait XXXX business days. Information was faxed on XXXX/XXXX/15 and I have not heard back. This is a serious scam that USBank is running in that they are knowingly selling compromised cards, and they are knowingly selling cards with sequential numbers so that thieves can guess other card values and brute force the XXXX. If they knew the card was bad, they should have prevented its sale. Furthermore, I still have not received the funds I was owed despite faxing in information.

On XXXX XXXX, 2015, I received a prepaid XXXX Debit card from a company named NetSpend. I have notified Iowa 's Attorney General 's Office and NetSpend that I did not sign up for a this type of card. NetSpend sent an email back to me stating that they would remove my personal information and to cut up the card. I recently started looking at online surveys but have not received any funds or rewards. I am not sure if NetSpend received my information from a survey affiliate or my personal information was sold to a XXXX party.

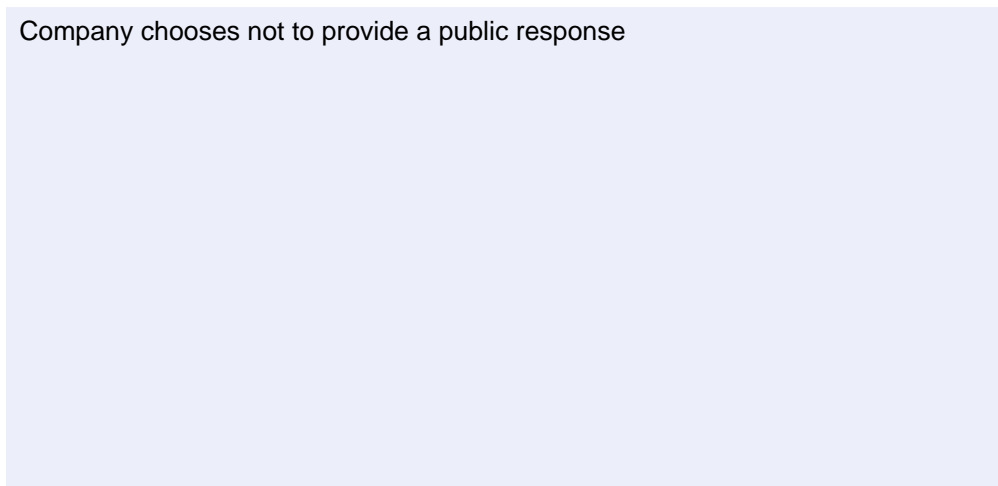
To Whom It May Concern : When I try to access my prepaid rewards card account I am told that I must answer 4 security questions. First of all, none of the XXXX XXXX Q.s apply to me, and second, why would I share my personal info with a 3rd party, Fidelity National Information Services, which is not XXXX Bank where I have an account and earned the rewards?!! In any case, this is more security than I have been asked for by any bank, and it only makes it much harder to use the card, so Fidelity National Information Services can subtract more fees, or force me to call to find out my balance ( which I need to use the card! ), and then be charged even more fees. It is common knowledge that these prepaid reward " debit cards are a giant scam by the financial industry : I suspect that a large % of the value of these prepaid cards is lost by consumers due to these perverse

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



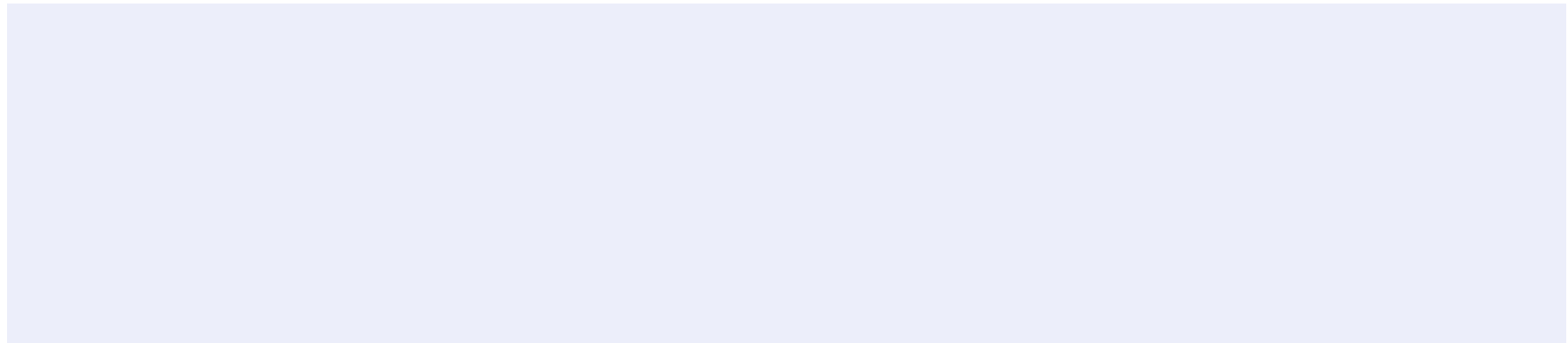
Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



NetSpend Corporation, a TSYS Company

IA

503XX

Web

07/27/2015

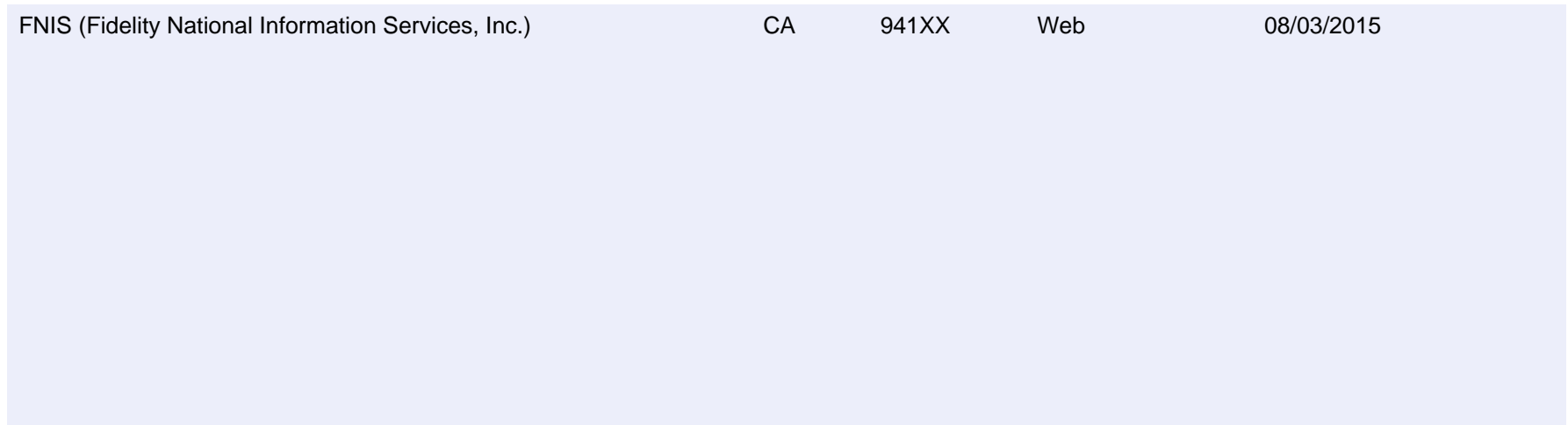
FNIS (Fidelity National Information Services, Inc.)

CA

941XX

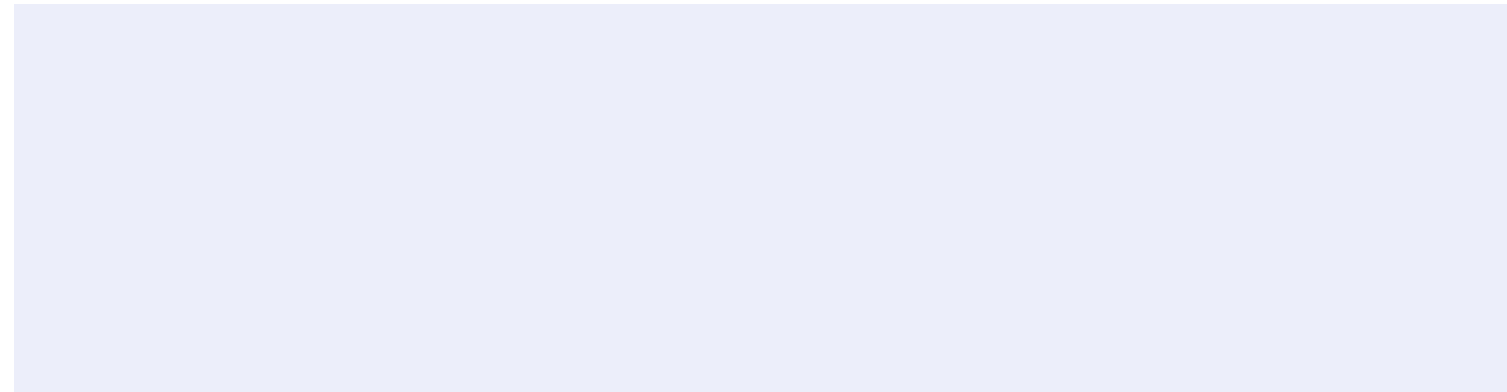
Web

08/03/2015



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with explanation

Yes

1487448

Closed with explanation

Yes

1488462



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/27/2015

Prepaid card

Payroll card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

tactics.

NetspendXXXX XXXXMy card was hacked a year ago during a breach with XXXX XXXX. Netspend notified me and sent me a new card and my old card was supposed to be cancelled. I noticed on two different occasions that the card was still active so I called customer service and attempted to speak to the customer service. I say attempt because the only english they seem to speak is what is written on their script but they assured me the card would be cancelled. Well here we are a year later and the card that was supposedly cancelled got used in XXXX about 7 times within 15 min and took {\$600.00}. I immediately called when I got the text alerts ( the charges started at XXXX and I called at XXXX same day ) and told them not to approve the transactions which were still pending. Again the lack of understanding english was a huge barrier and three different customer service reps told me different things. I finally got someone from corporate to call me back three days later and she stated since this was clearly their fault my money would be credited by the end of business. Here we are and no money. I am unable to talk to the corporate office again they told me they cant transfer me, my money is no longer pending but paid to the company in XXXX, and now they are telling me it can take up to 60 days to see my money because it was posted I had to file a written dispute that must be investigated. They admitted to me that this card was part of the security breach and should have been cancelled but there was nothing they can do to help me and they refuse to transfer me to corporate again. This is outrageous, never have I had such difficulty when a company clearly dropped the ball. Now my mortgage is going to be late and I have no idea when I will see my money. They refuse to allow me to speak to an American or give me the corporate number. Total I have spent over 5 hours on the phone and all I get is some foreigner reading off a script. They will not give me their names either when I speak to them! I am wondering if I should contact an attorney.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes complaint is the result of an isolated error

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company

MD

212XX

Web

07/28/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	1489700
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/25/2015	Prepaid card	Payroll card
07/22/2015	Prepaid card	General purpose card
07/21/2015	Prepaid card	General purpose card
07/20/2015	Prepaid card	General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

It all started on XXXX XXXX, 2015, I have my payroll check deposit on my prepaid card, i check my balance on my card and it was well over {\$300.00} dollars so I went into XXXX and pick up some lunch and to my surprise I could not use my card. I tried XXXX and it would not go through so I went outside to call and see what the problem was and they could not find anything wrong. It took two days for them to tell me that Comerica had my account block because I owe the over {\$600.00} dollars, I ask them to cancel my card because I have not been to Comerica in over thirty years, They would not cancel the card so I cancelled my direct deposit for my check and the card is still open and they will not give me my balance that remains and all of the bills I use to pay this card with I had to change them but they are telling the bill people the card is over charged but I ca n't even use this card anymore.

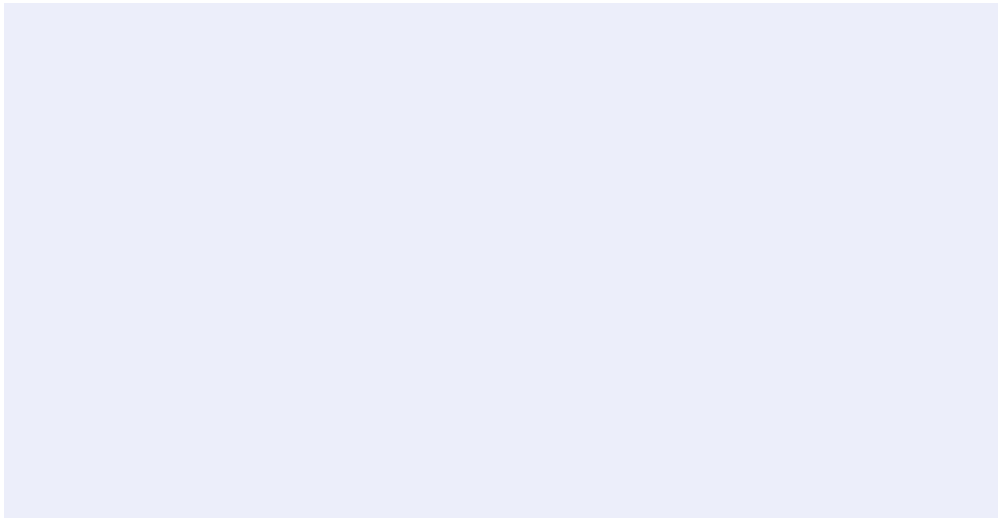
A company has refunded my money in the amount of XXXX. They have provided documentation that they have refunded the money to my account. Netspend is saying they have n't received the money and told me they would n't make a decision on my claim until XXXX XXXX, 2015.

I recieved a consumer credit report claiming I was denied for AMEX serve card. upon contacting American Express I was informed that I was approved and there should be no reason on any file to deny my Request since the Credit Company itself did not deny me access.

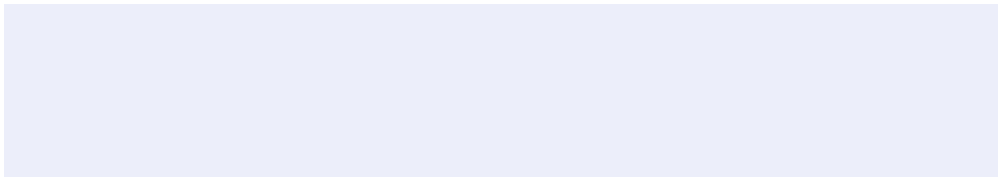
The company netSpend has mailed me an unsolicited, unwanted personalized prepaid debit card, received today, XXXX XXXX, 2015. I have not ever asked for this card. It is unsettling receiving an unsolicited card with my name already personalized, and a sticker with phone number for me to call to activate it in my name. Calling the company requires interaction with an automated voice system and the only way to get to a person at all without getting kicked off the call is to select an option that is not for the reason I was calling. After several attempts to

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company can't verify or dispute the facts in the complaint



Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Comerica	MI	482XX	Web	07/29/2015
NetSpend Corporation, a TSYS Company	GA	302XX	Web	07/28/2015
Amex	CA	936XX	Web	07/27/2015
NetSpend Corporation, a TSYS Company	IN	462XX	Web	07/27/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes		1487165
Closed	Yes	Yes	1481214
Closed with explanation	Yes	No	1480312
Closed with explanation	Yes		1478378

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/20/2015

Prepaid card

Mobile wallet

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

get to a live person, I pressed the number for If your card is lost, stolen, or you 've never received your card ... " Even then, the system reported that they were experiencing a heavy call volume and gave me options to hang up, select a time for a callback, or have someone call me back as soon as possible. I reluctantly selected a call back, but have yet to hear from anyone. Because I am very concerned about my identity records, unwarranted liability, and financial vulnerability, this has taken my time and attention trying to reach the company to scold them for sending me this card and demanding that they remove my information from their system. This business practice must stop! I am filing this complaint for the financial and privacy reasons stated, but primarily because of the stress of receiving the card in the mail at all and feeling that I needed to do something about it right away, although it is wasting my time to do so. Thus far, the company has prevented me from complaining to them about their actions and I find that grossly unacceptable. Their computerized phone interaction is unfriendly and dismissive at best, not allowing me to accomplish what I called about at the number they publicize on their web site and on the back of the card they sent. There is very tiny print on what I got in the mail giving information about how to decline the card offer and/or opt-out of future mail offers from netSpend. It is tucked away and does not address the problem I am reporting. I should not have to ask not to receive such mail with a personalized card enclosed. Something like that should never have been sent. I should not even need to go to the trouble of shredding the card and filing a complaint about receiving it.

XX/XX/XXXX I had used pay pal to purchase an item. I had added my credit card and made the purchase. The seller " of the item did not send the item in time and I emailed the seller " telling her I wanted to cancel it. The next day she sent the item to me anyway and told me that I would need to be a XXXX % stocking fee but that once I received the item, if I sent it back she would give me a refund minus

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

PayPal

PA

194XX

Web

07/20/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief	Yes	No	1475180
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

the stocking fee. I was angry and I immediately called up my bank and told them to stop any transactions from this seller ( and even paid the fee ). I had assumed that she would n't be able to charge me anything. When I got the item I sent it back to her and I got an email from her a week later saying she sent me a refund. I was immediately confused .... I did n't understand how she sent me a refund, if I had blocked the transaction from my XXXX XXXX XXXX account. Come to find out that she sent the refund via pay pal. I immediately thought that maybe something went wrong with the transaction, when I searched pay pal for answers, I saw that the refund was listed as " gift money " or money that I could obtain to be used toward anything. I did n't touch the money because I was confused about how I had this " extra " money. I checked my XXXX XXXX XXXX and saw no changes in my account. I went back on Pay Pal and saw that I had a " XXXX balance ". I assumed that this meant that the seller just made an error and issued a refund on an item that she never received money for. Months later, I keep getting emails from pay pal about " billing " statements. I click and see that I have a XXXX balance STILL, and that I still have the partial refund from the seller sitting in the account " for use. So I assume that with the zero balance and with the refund money sitting as a " credit " that the statements I 'm getting are really about the refund money, and not about an actual purchase. Then last week I got a call from a bill collector about Pay Pal Credit. I was immediately confused. I NEVER signed up for Pay Pal credit. I NEVER gave them my SSN. In fact when I signed up for Pay Pal to purchase the item XX/XX/XXXX, I only gave my credit card information, my address, full name, etc, an email address and asked to purchase the item with my XXXX XXXX XXXX account ( which I later deleted to keep the seller from charging it after I cancelled the item ). Yet I was STILL signed up for this service, given a credit line, and received no paper statements or any information about this account. The emails that I received and " statements " always showed a XXXX

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/19/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

In XX/XX/XXXX 2015, I emailed T-Mobile Visa Prepaid Card customer service several times because I could not access funds in my account but received no reply. On XXXX XXXX, I called customer service, and after answering several questions correctly, was told that I passed the ID test and that someone will call me within XXXX days but nobody did. On XXXX XXXX, XXXX from Blackhawk Network XXXX XXXX XXXX. called and left a message. T-Mobile Visa Prepaid Card product is serviced by Blackhawk Network XXXX Inc. On XXXX XXXX, I called XXXX and he asked what I used my account for. I told him that I used it recently for bill payment. He launched into a tirade about how I was breaking the law because I had used the card to make bill payments and have not made any purchases. He said I had committed a crime and could go to jail. He was not interested in what I had to say as he was focused on terrorizing me. He said that I have to make purchases on my card and that I am not allowed to make any more bill payments. He asked me several questions to verify my identity and warned that he has all my personal information in front of him and that I had better not lie to him - his tone and choice of words were that of a bully threatening his victim. I answered his questions correctly and he said that I passed the ID test and agreed to unblock my account. I was upset by his bullying, threats and baseless accusations against me, so I told him that I wanted to close my account and also to speak to a supervisor. He said there was nobody higher up than him and hung up on me. He also did not unblock my account even though he said that he would. I called the next day and spoke to XXXX in the same dept. I told him that XXXX had agreed to unblock my account the previous day but that my account remained blocked and asked if he could unblock it. He refused to unblock my account and behaved as XXXX had done the previous day. It was as if XXXX of them were working off the same script on how to threaten and terrorize customers who call in about blocked accounts. He made the same threats and accusations to terrorize

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Blackhawk Network Holdings Inc.

WA

980XX

Web

07/24/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

1474631

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/19/2015

Prepaid card

Government benefit payment card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fees

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

me even when I tried to tell him about my encounter with XXXX, that I had passed the ID test and my account was to be unblocked. He said that I will have to answer to him now and that he will ask the questions, not me. He said in a threatening voice that he knows everything about me. Unlike the previous XXXX times, XXXX asked me many more questions than in the previous ID tests and asked questions that were very personal, such as the nature of my relationship with another individual, and the age of that individual. He was offensive and rude and even though I knew I answered the questions correctly, he said I failed the test. He refused to unblock my account. He also said that an IRS check that I had deposited weeks ago will be returned to IRS. He refused to say why he deemed it necessary to return a check that was deposited many weeks ago. I felt that he was retaliating against me because he revealed that he knew about my dissatisfaction with XXXX and my request for a supervisor and he implied that I was going to be sorry for my action. Even though my IRS check deposit was valid, he decided to disallow it and refused to give a reason for his action. To get my money back, I have to send XXXX documents to Blackhawk Network within XXXX hours : a picture of my T-Mobile Visa Prepaid Card, a picture of my driver 's license, a picture of my driver 's license next to my face, a picture of a utility bill showing my name and current address, and a picture showing the debit card, utility bill and driver 's license together. I will also be charged a refund check fee which he refused to tell me the amount. He talked over me constantly and refused to answer most of my questions. I asked for a supervisor but he said I could only talk with him and he hung up on me.

On Several times I contact American Express and they request that I verify with the automatic system then they need verify again with representative then why do need XXXX verification. Then the advertise no Fees why was charge withdrawal fee at the ATM. Please verify my account is being hand correctly and they are

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

NJ

070XX

Web

07/20/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

No

1473292

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/17/2015	Prepaid card	General purpose card
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07/16/2015	Prepaid card	General purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Fees

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

working within Federal Regulations my American Express Serve Account Number  
XXXX

My XXXX Prepaid Visa Card by XXXX XXXX was loaded with funds on  
XXXX/XXXX/2015. Account was frozen following that date with no ability to access  
funds, pay bills, perform debit POS transactions, etc. Calls to XXXX XXXX since  
then have resulted in a Case # being opened ( Case # XXXX ). I called them on  
XXXX/XXXX/2015 to discuss the case and was told that I had to submit a picture  
of my drivers license, a picture of me holding my drivers license, and copies of  
receipts for the reload packs used to put money onto the prepaid card. This  
information was all submitted within hours of that phone call. I then received XXXX  
subsequent phone calls, which I was not able to answer. The second call left a  
voice mail stating that the case was now closed since they could not get in touch  
with me, even though I had already discussed the case with them and sent in the  
required documentation. I then called again on XXXX/XXXX/15. They called me  
back and asked me endless identity verification questions ( # of children, ages, if  
my children were in the XXXX, etc. ). After answering all questions correctly I was  
then told I had to send in ANOTHER document ( a copy of my utility bill with my  
name on it ). I informed the risk agent ( XXXX ) that I was away for the weekend  
and would send it in on Monday the XXXX. I was informed that I would have to  
create a NEW ticket and begin the process again, because they could only keep a  
ticket open for 48-hours, which is absurd. I informed XXXX that all I want is to  
close the account and get a refund of the balance on the account. I have recently  
moved and offered to XXXX that I could provide a copy of the purchase agreement  
on the house showing the new address that I could access thorough my email on  
my smartphone. This was not sufficient in XXXX 's opinion.

Every since I open my account with American Express Serve has been charging  
me Monthly Fees and not applying my direct deposit two day before my payday. I

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Blackhawk Network Holdings Inc.

NY

128XX

Web

07/23/2015

Amex

NJ

070XX

Web

07/22/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

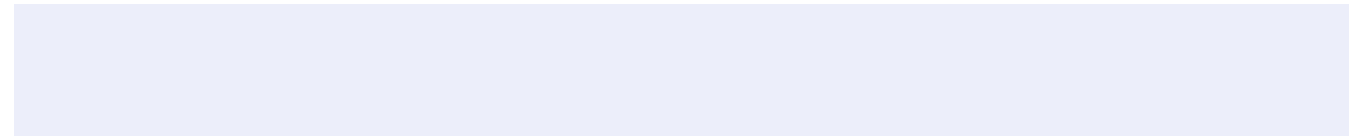
Closed with explanation	Yes	Yes	1478127
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Closed with explanation	Yes	No	1470970
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# Prepaid Card Complaints with Consumer Complaint Narrative:

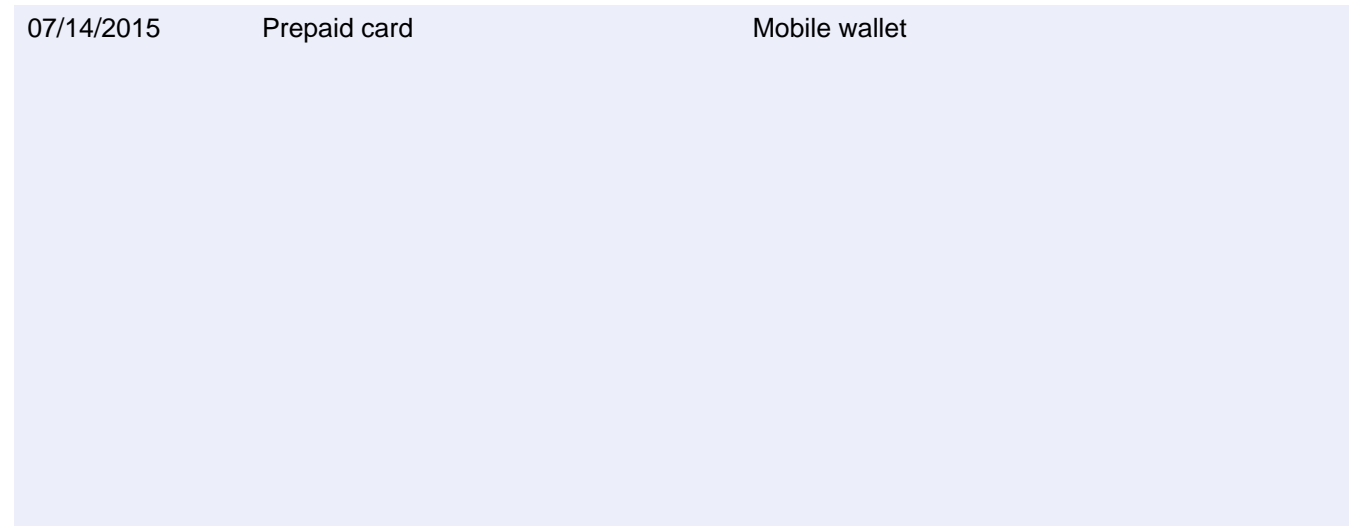
Based on Consumer Complaints



07/15/2015

Prepaid card

General purpose card



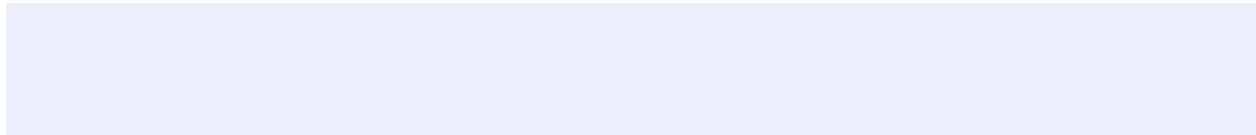
07/14/2015

Prepaid card

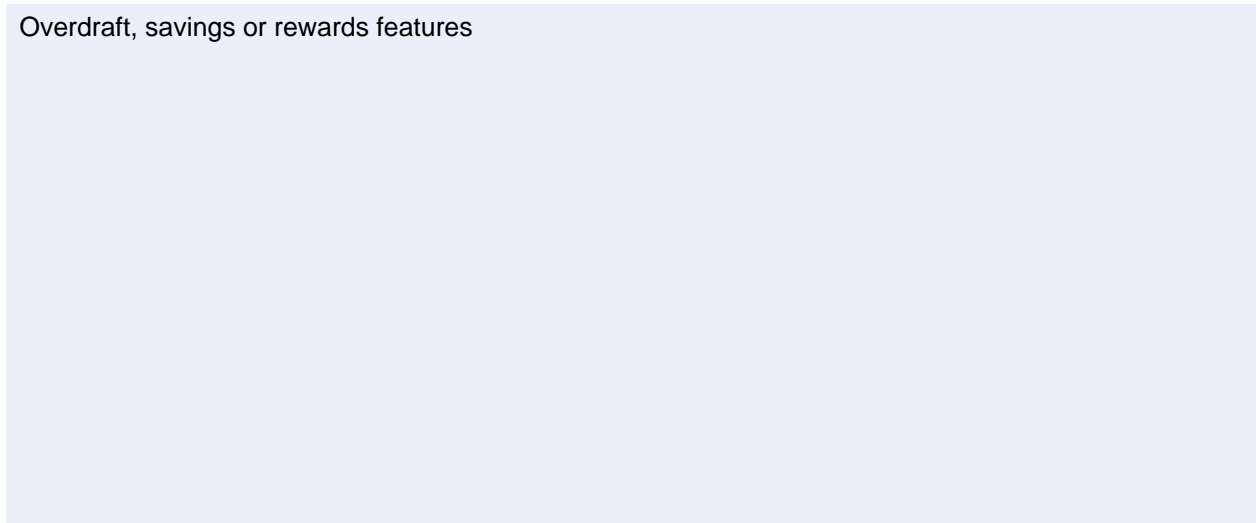
Mobile wallet

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

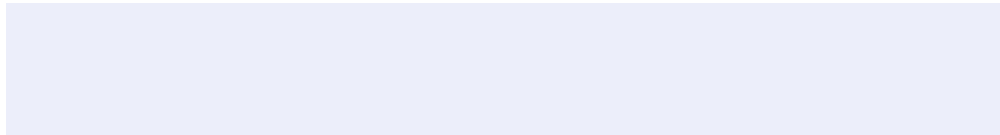
usually get paid on Saturday and as today XXXX XXXX, 2016 did not receive my payment. Please review my account and make they working according to Federal Regulations.

Purchased, funded and registered American Express Serve ( prepaid ) debit card on XXXX/XXXX/2015. Received permanent card with my name embossed on or about XXXX/XXXX/2015. Attempted to transfer balance electronically and was unable to do so. Spent XXXX minutes on phone with customer service rep. Was told could not locate temporary card number by name. Called back the following day after locating temp card and was told they could not transfer balance to permanent card because I already had a card. After spending XXXX minutes over two days on the phone, requested account be closed and balance refunded. Told have a check in 7 days. Sent demand letter on XXXX/XXXX/2015. Received letter ( no check ) on XX/XX/2015 dated XXXX/XXXX/2015 giving me ten days to respond with requested dox or my case would be closed Responded to request via US Postal Service on XXXX/XXXX/2015

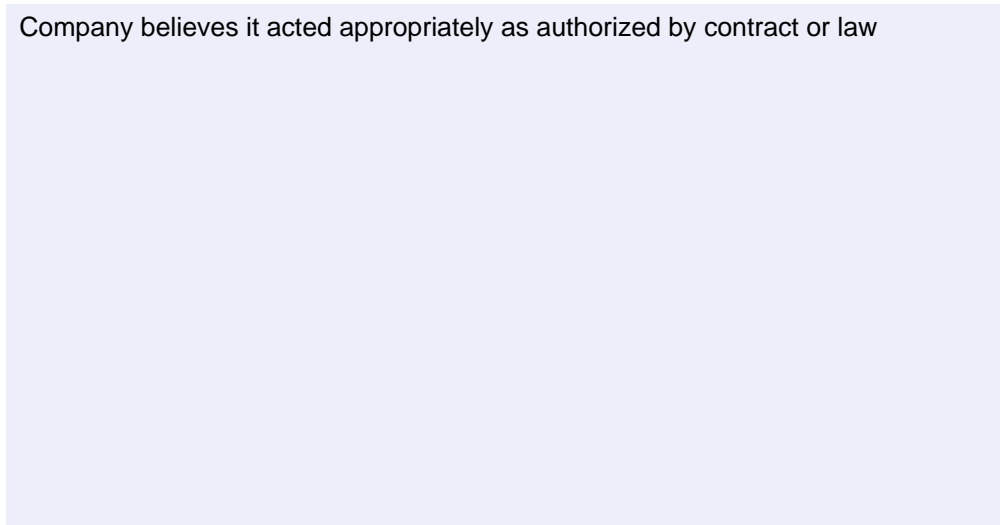
Netspend offers to allow customers to refer a friend to get a Netspend card and after their friend makes {\$40.00} in deposits onto the prepaid card, both people are supposed to get {\$20.00} each deposited onto their cards. I e-mailed the link to my domestic partner who does not have a bank account due to losing employment and having ruined credit in the wake. He clicked the link to their site and completed the application XXXX times before giving up because it had been weeks since he applied and the screen told him that his card would be here in 2-4 weeks. 2-4 months later, he decided to try to just go in through my account online and order himself a card. They linked his card to my account and we called Netspend customer service for assistance to get him the card I had sent him a referral for. The new card had to be cancelled and he was sent a different card that is his own account independent of mine. We called them this morning to

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

MA

024XX

Web

07/20/2015

NetSpend Corporation, a TSYS Company

NV

891XX

Web

07/14/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

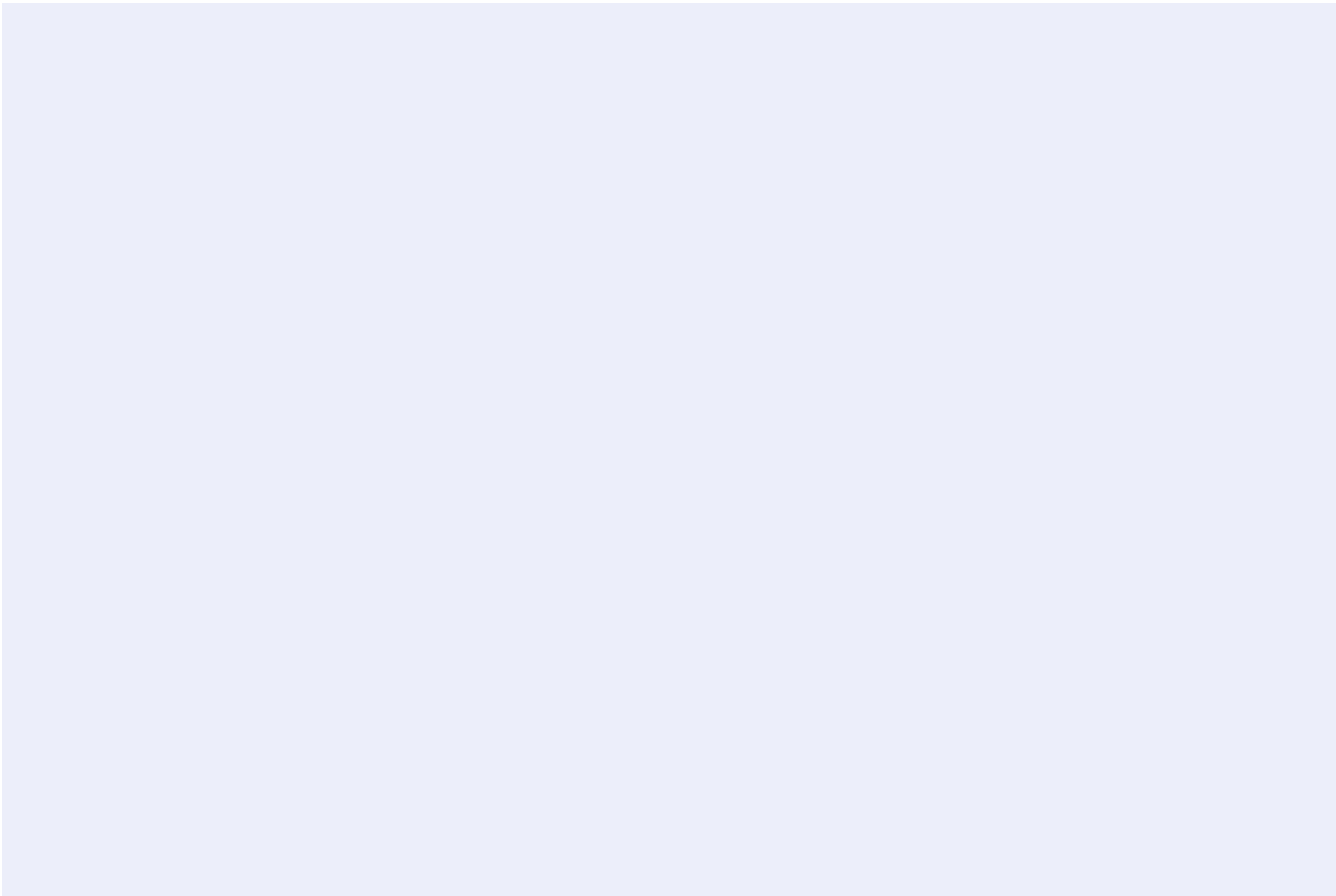
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Closed with monetary relief	Yes	No	1469197
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Closed with monetary relief	Yes	No	1466484
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



07/13/2015

Prepaid card

Transit card

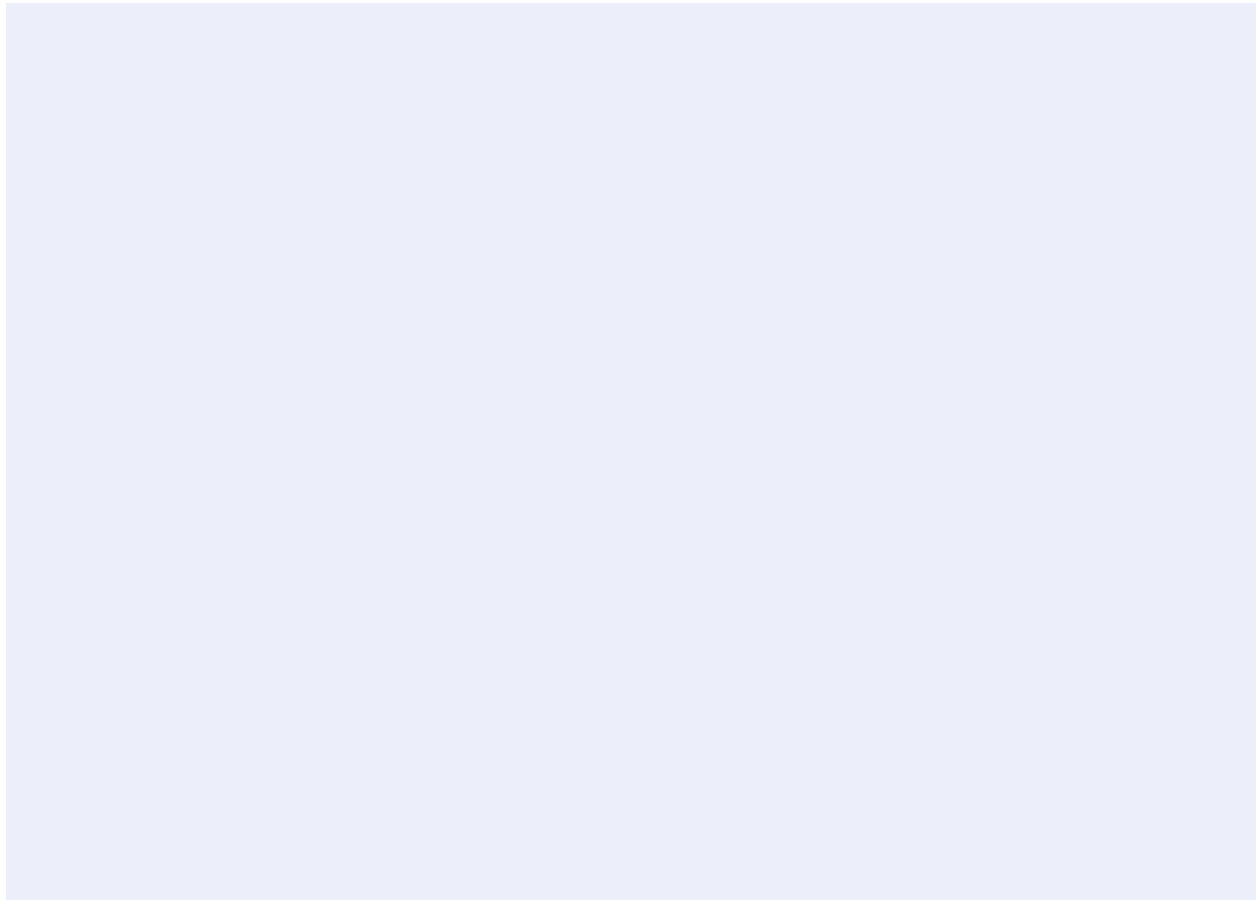
07/13/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

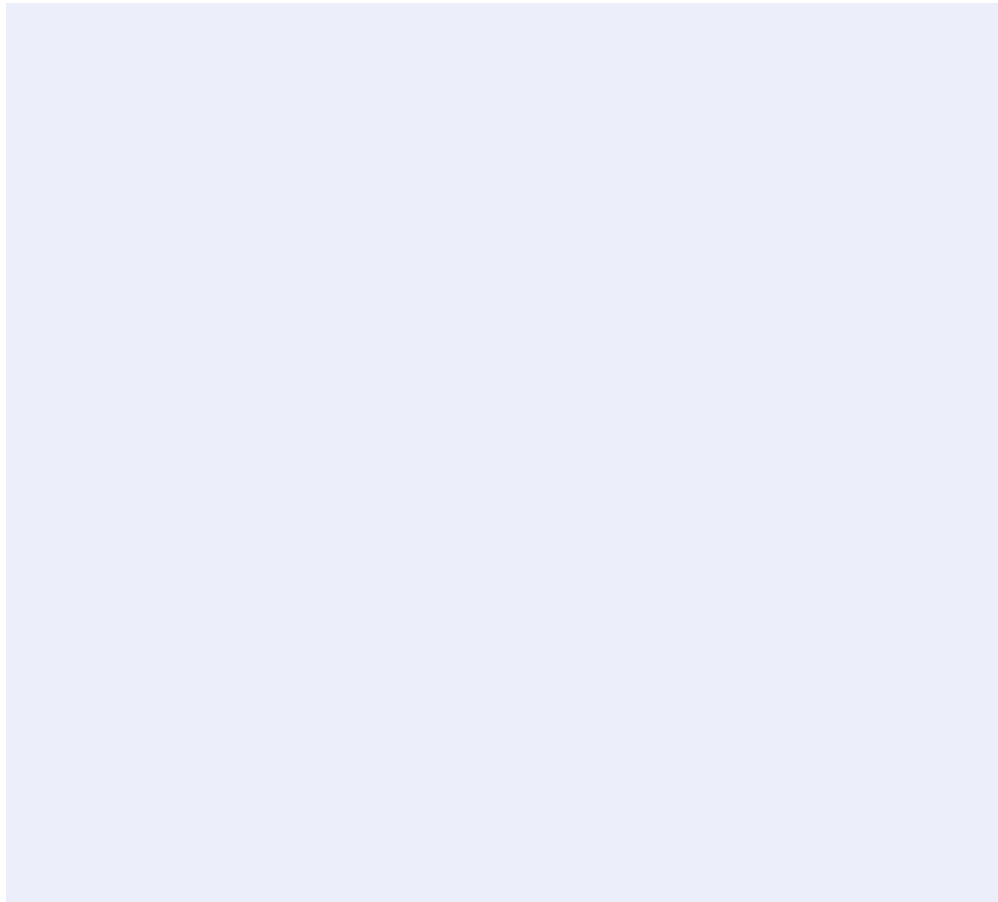
inquire about our {\$20.00} deposits that have not shown up ( that we could really use to help us pay the rent this month ) and they said that he did not qualify for the program because I could not have referred him because he got a card the same day I did ( referring to the XXXX linked to my account that I did not add anyone to at all! ). We spoke with a rep and a supervisor and they maintain that XXXX has been a customer longer than me and that he is not eligible to be a referral of mine. It is just frustrating that this is where my paychecks are going to now and these people are idiots, saying XXXX purchased his card from XXXX XXXX. He did not! It is the XXXX and only card he ever received from his inquiries from the referral program that XXXX of their idiotic employees sent to him. He never received any other cards on any other accounts and I never even authorized him as a user on my account. I just happened to be logged into it XXXX time when he was trying again to reapply for the card that never came. We were on the phone with them for over an hour this morning just trying to get the referral money promised by their ads ( because we are poor and need it that desperately ). XXXX has gone through so much hassle with all of this nonsense and explained it to the rude woman on the phone today. We did everything we were supposed to for the program, but never got the money promised. The lady said it could have been their software/internet issue, but refused to manually credit the reward fund to either of our accounts. After all of this trouble, I sure wo n't be referring anyone else there, that is for sure.

I purchased XXXX Regions Now cards and they were stolen and before I could report them stolen the thieves used up almost {\$5800.00} of the {\$9000.00} available. Regions has video footage of XXXX of these perps at XXXX of their ATMs in a hoodie and mask and it it quite evident he is of another race than I but Regions refuses to refund any of my loss.

I attempted a purchase with a merchant for XXXX. The merchant denied my

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

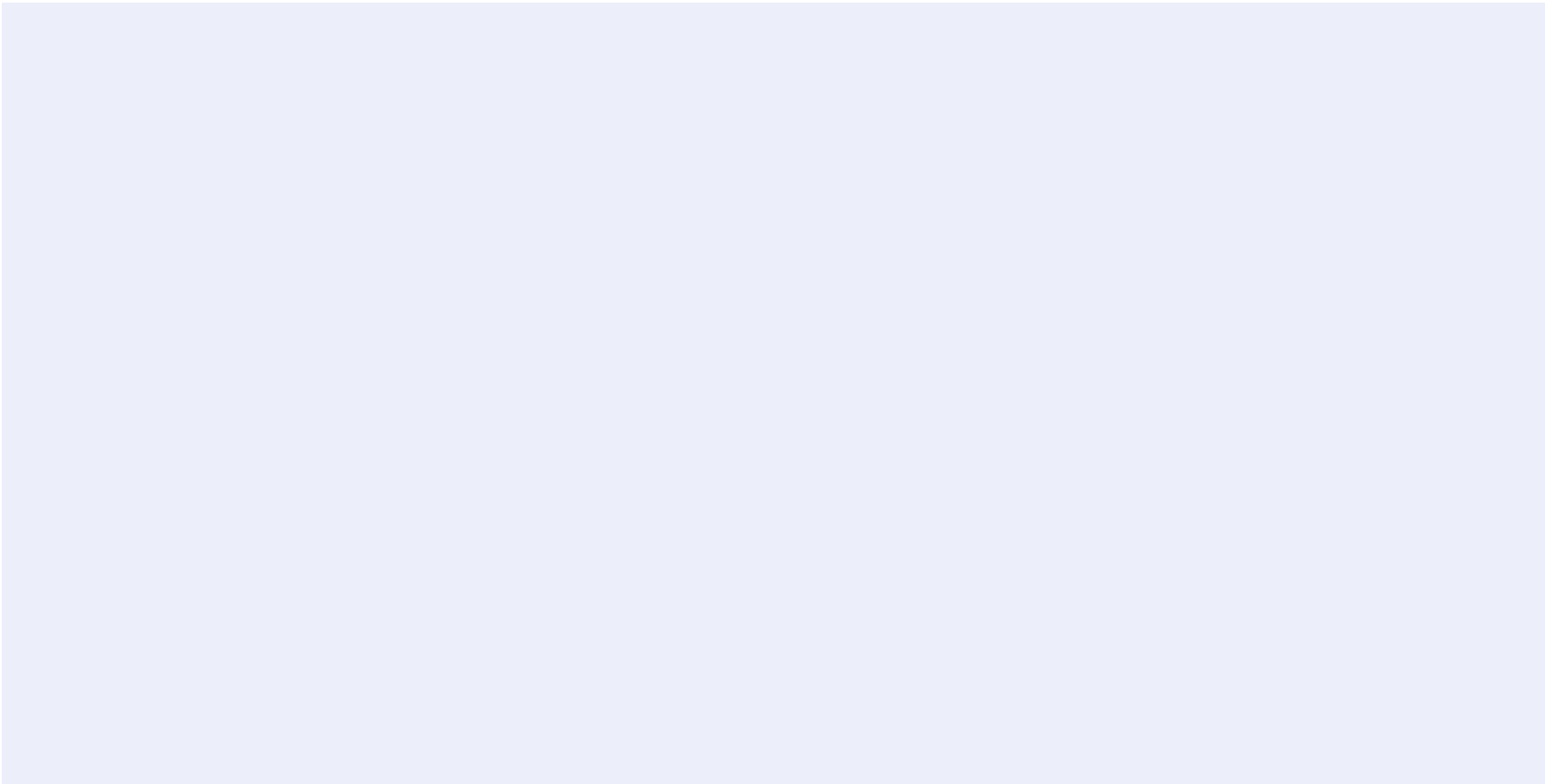


Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

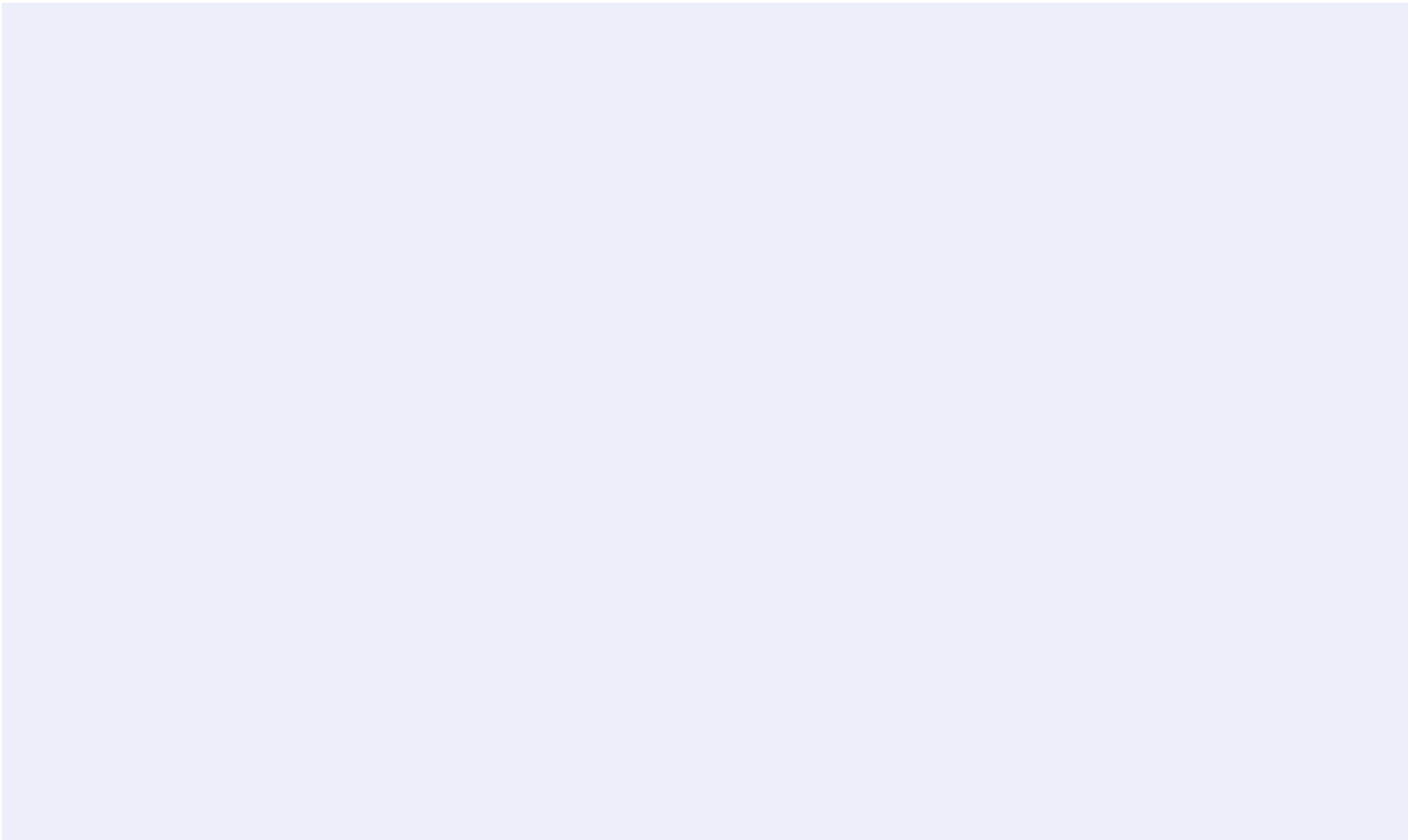


Regions	LA	707XX	Web	07/17/2015
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Amex	TN	377XX	Web	07/20/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

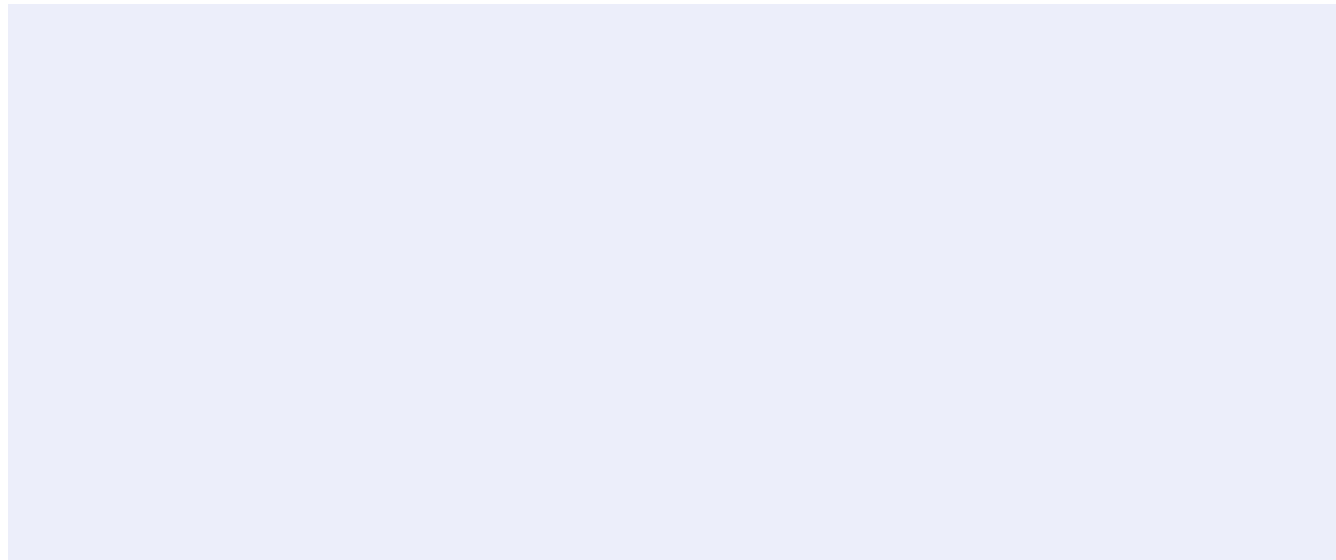


Closed with explanation	Yes	Yes	1464008
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Closed with explanation	Yes	No	1466808
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



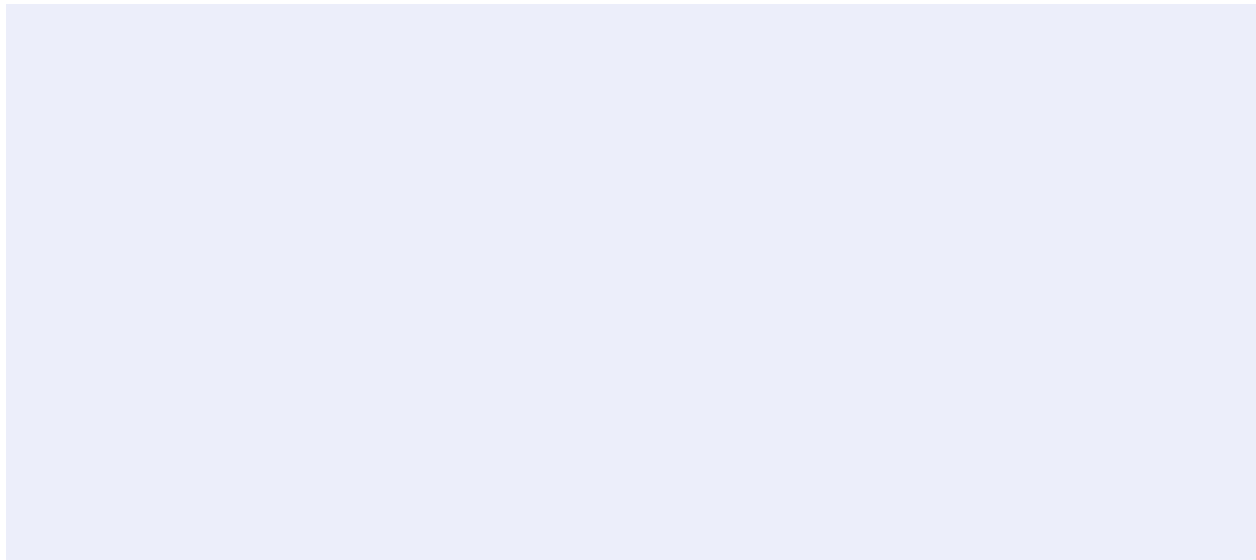
07/13/2015

Prepaid card

Gift or merchant card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

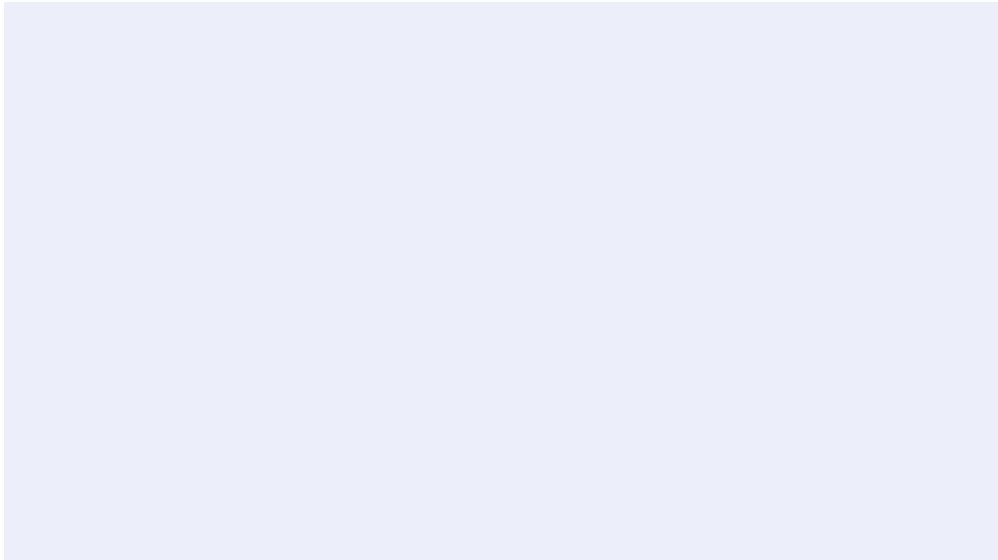
Based on Consumer Complaints

purchase because there were XXXX numbers in the CVV instead of XXXX. The merchant attempted to run the payment XXXX times which put a hold on my account for a total of XXXX. I called the institution ( Amex Serve ) and was told it would be 8 days unless I contacted the merchant and had them get ahold of them to authorize a release. Well I then made a conference call with the merchant and Amex. I was told that because they spoke to the merchant that my funds would be released within 48 hours. Well the 2 days passed, and my money was not released. I called Amex back, and was told that that was not the case. I was told that the tech I had previously talked to lied to me and that no matter what it would be 8 days no matter what. I asked them why I had been told so many different things by so many different techs, and they could n't give me a straightforward answer. Friday will be the XXXX day, and now I fear that my funds still wo n't be released at that time.

Re-opening of case # XXXX\*Update\*I was told by US Bank that I would have a resolution on this issue by XXXX/XXXX/15. Today is XXXX/XXXX/15 and they still have no answer. I initially figured since they took my case early on and processed it and gave me a deadline they would meet, that I would n't have to worry about it. Obviously I was fooled. I am now continuing the complaint. Please call my cell phone if you need further verification or clarity on this issue. I purchased a {\$500.00} XXXX Gift Card from XXXX 's that was issued by US Bank. The moment I opened it up, I realized something was wrong with the packaging. I tried to use it and was not able to. I realized the card was already compromised, so I called US Bank ( card issuer ) immediately to shut down the card. They confirmed with me over the phone that the card was shut down and I just had to fax in the paperwork for the card replacement. That was on XXXX/XXXX/15. I faxed in the paperwork a ( XXXX ) few days later for the card replacement. Fast forward to today XXXX/XXXX/15. I called in to check on the status of the card replacement, I

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

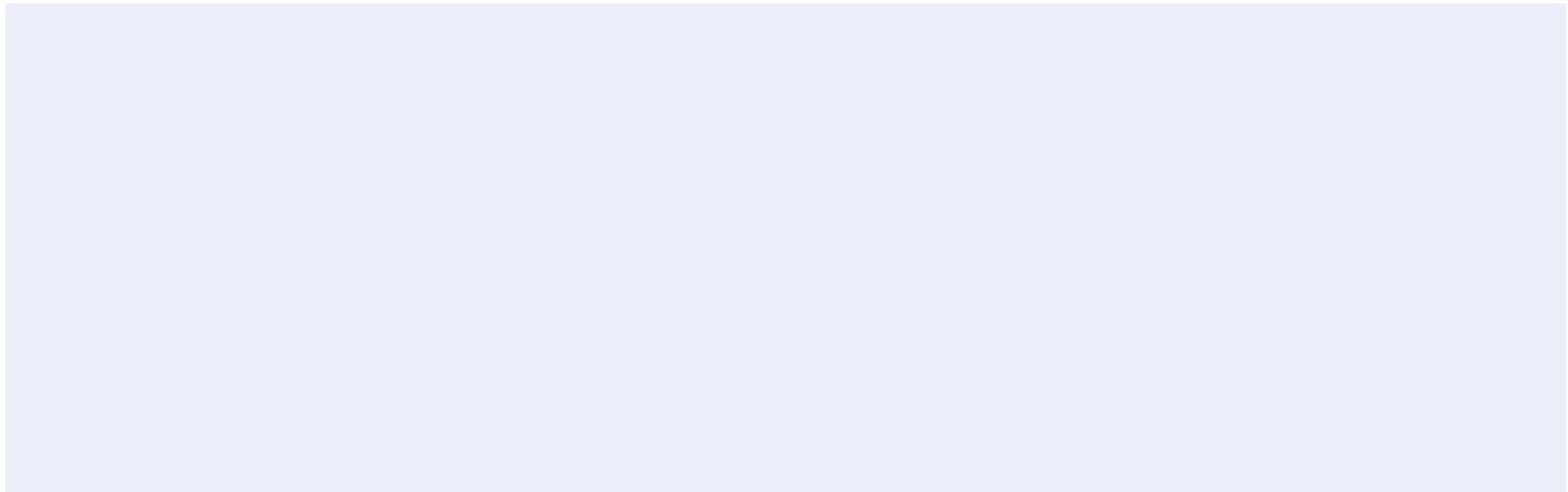


Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



U.S. Bancorp

CA

910XX

Web

07/20/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief	Yes	No	1468374

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/13/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

received a response from them saying they could not replace the card because funds were used. Now how did this happen on a shut down card is beyond me. Either the rep lied to me and told me she did shut it down on the spot, or she never did it to begin with. Either way, both scenarios demonstrate the incompetency levels of US Bank service reps. Now, instead of waiting for a card replacement, I now have to file a fraud report because the genius of a US Bank service rep did not do her job. Also, this genius rep did not put in any notes on the account either, so when other reps looked at the account, they saw nothing of the shutdown ( or so I 'm told ). I 'm expecting this to take another XXXX months to get resolved ( if at all ) courtesy of incompetent service reps.

Regarding American Express PASS card. I had set up and funded XXXX of these cards for my XXXX children about 5-6 years ago through my regular American Express account. I discontinued funding and use of the cards about a year later. The cards have been destroyed and I thought that the PASS accounts were closed. I recently received an email warning me that the PASS card accounts would soon start incurring a monthly fee and if I wanted to cancel the PASS account to call a toll free number. XXXX. I called that number and was promptly disconnected after a recorded message that they were too busy to take the call. I called the regular American Express customer service number. They could not help with the PASS card cancelation but they attempted to use an internal direct line to connect me to the PASS card dept. I was left on hold for 60 minutes before I ended the call. I attempted to access the PASS account through my XXXX XXXX on line account access, but was given a message that my PASS card access was unavailable and that I should call XXXX. XXXX additional calls to American Express customer service failed to gain access to cancel the PASS cards, despite XXXX minute waits each time. I have attempted to locate any other method of contacting the American Express PASS card service, but have been unable to

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

WA

982XX

Web

07/19/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief

Yes

No

1464043



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/11/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

discover anything more than the same toll free number. I asked American Express customer service to pass me up to a supervisory/senior level customer service representative, but was refused. I am stuck in an endless loop and unable to contact PASS to ensure that cards are cancelled, any remaining balances refunded, and avoid pending fees. Subsequent calls to the posted toll free number for PASS customer service result in the same recorded message and an immediate disconnect.

I have been a XXXX XXXX prepaid card customer since XX/XX/2015. The card was issued by XXXX, XXXX and serviced by XXXX XXXX, XXXX, XXXX. On XXXX XXXX 2015, I called customer service to request to close my XXXX XXXX prepaid card and get a refund for my balance. I spoke to XXXX in the risk management department, he asked me to send the following documents via email to XXXXXXXXXXXX : photo of front and back of my XXXX prepaid card ; photo of my Driver 's license ; photo of my social security card ; photo of a recent utility bill showing my name and address ; photo of me holding my driver 's license ( similar to a mug shot ). I complied his request and send the documents via email. On XXXX XXXX, XXXX called me again. After asking a series of questions from my credit report to verify my identity, he requested further documents, including the store receipts for the last XXXX XXXX packs I used to add funds to my account. I could not provide these documents because I threw them away after using the XXXX packs. XXXX said he could not issue me the refund without the documents. Per the cardholder agreement, 'In the event that your Card Account is cancelled, closed, or terminated for any reason and you have registered your Card with your personal information, you may request the unused balance to be returned to you via a check to the mailing address we have in our records. There is a fee for this service. See the fee schedule above. We reserve the right to refuse to return an unused balance if the balance is less than the fee for sending a check. 'They

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp

NJ

088XX

Web

07/17/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1463789
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/11/2015	Prepaid card	General purpose card
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07/11/2015	Prepaid card	General purpose card
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07/11/2015	Prepaid card	General purpose card
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07/11/2015	Prepaid card	Mobile wallet
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints


## Fees

### Fraud or scam



## Fees

### Managing, opening, or closing account





# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

already have enough information to verify my identity. It is a violation of the term to request so much more documentation just to process my refund. And quite frankly, it 's ridiculous that I have to send in a 'selfie ' with my driver 's license in my hand. Please help me get my refund! Thanks!

The limit was not that high and they charge me a lot of fees

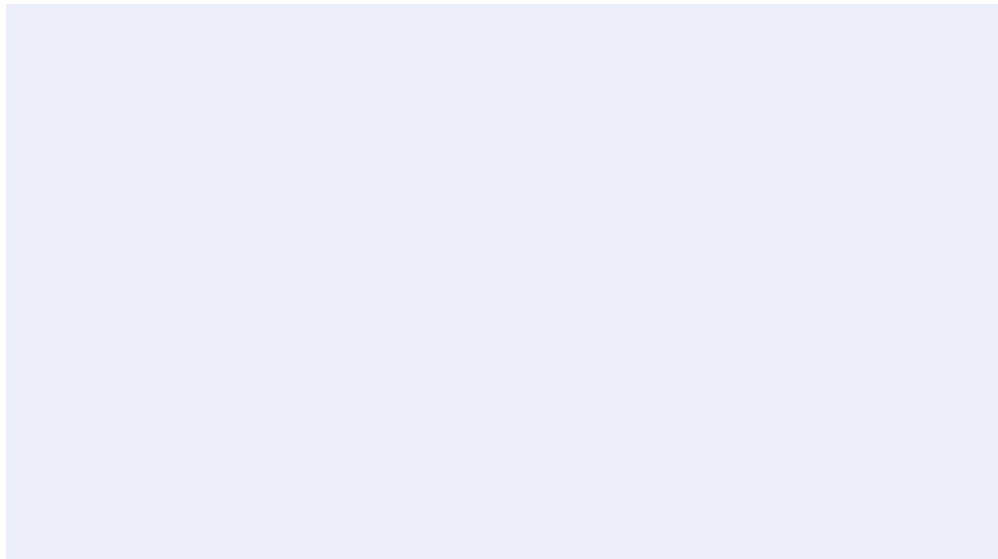
As a victim of identity theft, I discovered that there was an American Express Serve account opened in my name. When I informed the American Express Serve that the account was a fraudulent account, they proceeded to send an email to the email address of the identity thief and then the gentleman lied about sending the email. Once an account is flagged as fraud, typically the account information is not used. Per the FTC, under the authority of FCRA 609 ( e ), 15 U.S.C. 1681g ( e ), I am entitled to a copy of any information pertaining to the opening of the account and any account information available. Despite the fact that I 've sent them a police report, an FTC affidavit, and valid identification per the requirements of the FTC, they refuse to work with me on the account information, I 've been hung up on, I found that someone claiming to be a supervisor in their fraud department ( Account Protection Services ) has no fraud training, I 've spent hours on hold with associates that are ill equipped to deal with a fraud case.

They add fees to this account

Pay pal cut off my debit card without a text or a phone call or permission. Leaving me without access to my money, having ordered food. Transferred me several times, dumping me XXXX back out to a call in system, gave me XXXX telephone numbers, stating, XXXX of these " should work, and neither of them did. Kept me on hold for an hour, As it so happened, I had n't yet updated my address, so Paypal sent a card to my old address. Yes I had a dispute with a retailer but noNow, I notified them about a dispute with an XXXX purchase, who resolved the dispute with me. I specifically checked the box which said the card was still in my

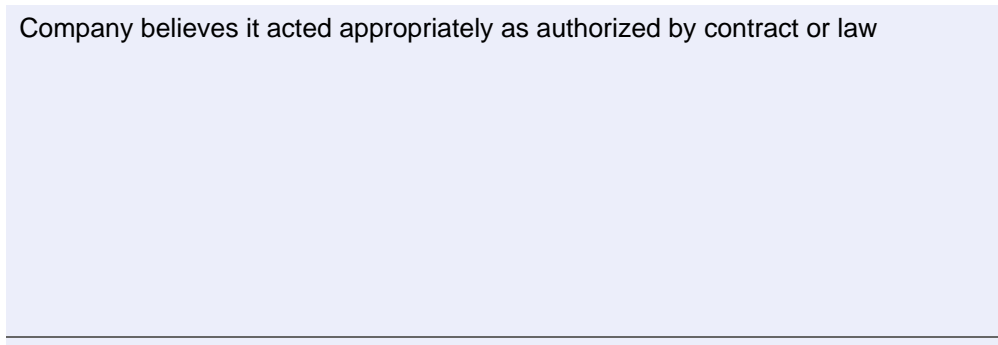
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Synovus Bank	TN	381XX	Web	07/27/2015
Amex	TX	773XX	Web	07/17/2015
Atlanticus Services Corporation	TN	381XX	Web	07/17/2015
PayPal	NJ	083XX	Web	07/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes		1463484
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Closed with non-monetary relief	Yes	No	1463784
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Closed	Yes	No	1463485
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Closed with explanation	Yes	No	1463668
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



07/11/2015

Prepaid card

Payroll card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

dispute with me. I specifically checked the box which said the card was still in my possession, and at no time was I notified that by filling out that form that my card was going to be cut off. I did find that they had sent an "a new card is on the way" but nothing stating my card was cut off.

I received a letter in my mailbox from netSpend out of XXXX, Texas it is a Prepaid MasterCard that you can load your full or percentage of your paycheck to. This company even provides you with a Routing number XXXX and an account number XXXX through XXXX, ( this is not my information it is theirs ) I believe they are in XXXX XXXX, South Dakota. The thing about this prepaid card is in order to set it up you have to enter the XXXX digit card number and then the # key. Then they ask you for your SOCIAL SECURITY NO. and DOB. You can not speak to anyone at this company until you do those following steps. What makes this situation weird is I am unemployed and as random as this card is there are over XXXX complaints on line from people who have given this information on line and have lost their paychecks and have bills that are past due. I actually put in a fake SS no and a fake DOB to see what would happen and I was able to give the card a XXXX digit pin. What makes this bad is after I spoke with this company over the phone I got an email where someone had changed the pin number. This company is in the business of scamming people out of their paychecks by making them use their financial institution to deposit their money. Many people are not aware that this tactic is illegal. The mention on the letter that they do not accept printed checks, they do not accept deposits via wire transfers, if you do they will return the check to you or destroy it. Only the person on the card can make the direct deposit. The note directly under the card says "I indicated that I had an interest in the card and that is why they sent it to me ". I have never heard of this company nor did I intentionally or unintentionally ask for this card- so that is a lie. Once a customer signs up for this card giving them their social security number the company now

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



NetSpend Corporation, a TSYS Company

DE

197XX

Web

07/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with explanation

Yes

No

1463291

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/10/2015	Prepaid card	ID prepaid card
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07/10/2015	Prepaid card	Mobile wallet
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07/10/2015	Prepaid card	General purpose card
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07/08/2015	Prepaid card	Gift or merchant card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

has access to your credit and all of your other banking and credit reports. They take money from your account, add stop payments to other bills to other companies and put stop payments out on you.

There was a double charge of approx.. {\$74.00}. Talk with XXXX reps..XXXX rep told me it took 8 days for processing ... normally it 's instant..XXXX rep told me there was a system problem ... supervisor would be calling me in 24 hrs ... no call..talked with sup-XXXX..told me I would n't be getting my money. back.help me please.

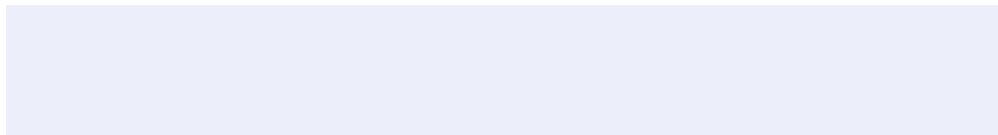
I had a {\$50.00} google XXXX card in my Google WalletIt expired without notice and i lost my fundsGoogle should have alerted me when the card was about to expire as they do for a credit card linked to the Wallet, so i could use the funds

I received a {\$50.00} prepaid card from XXXX XXXX, issued by Citibank in XXXX 2015. I forgot that i had the card and it expired in 6 months in XXXX 2015Tried calling Citibank to reissue me a new card as the funds were not used ( verified with the agent ) and they refused to issue me a replacement cardNow Citibank has {\$50.00} more in their account from mePrepaid cards should have a longer expiration dateAppreciate if i can get a replacement card issued. thanks

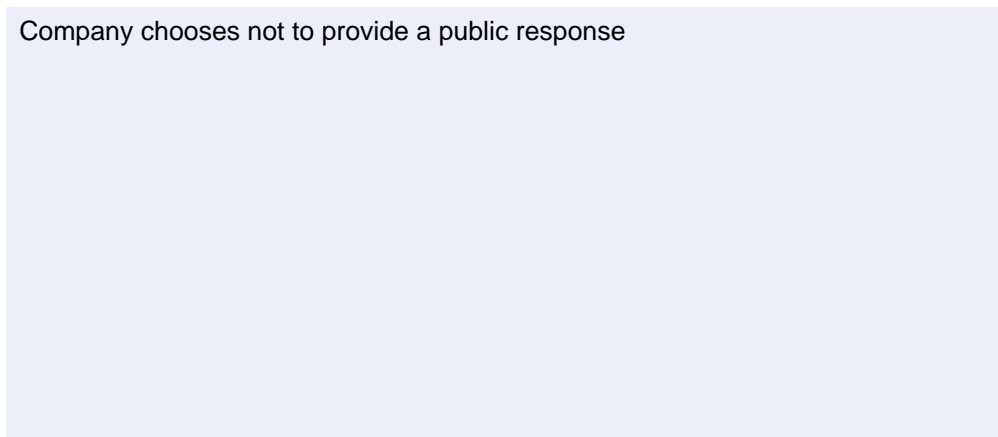
My brother purchased a {\$100.00} gift card for my XXXX yo mother and mailed it to me in XXXX. On the XXXX of XXXX 2015 we tried to use the card but it had not been properly activated at the point of sale so I contacted the card issuer ( US Bank, mygiftcardsite.com, XXXX ) website and and told them the problem and they said they would activate the card after I sent them a copy of the front and back of the card along with my contact info. XXXX days later I called the toll free number and used the IVR to see if my card was activated. I discovered that the card was active and had a {\$78.00} charge ( at XXXX ) put on it in XXXX California on XXXX XXXX 2015. I live in XXXX and I have the card which I received in a sealed package from my brother. I told them that I did not make the charge and

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fifth Third Bank	MI	482XX	Web	07/17/2015
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Google Inc.	NJ	085XX	Web	07/16/2015
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Citibank	NJ	085XX	Web	07/10/2015
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U.S. Bancorp	AZ	857XX	Web	07/14/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1463422
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Closed with explanation	Yes	No	1462058
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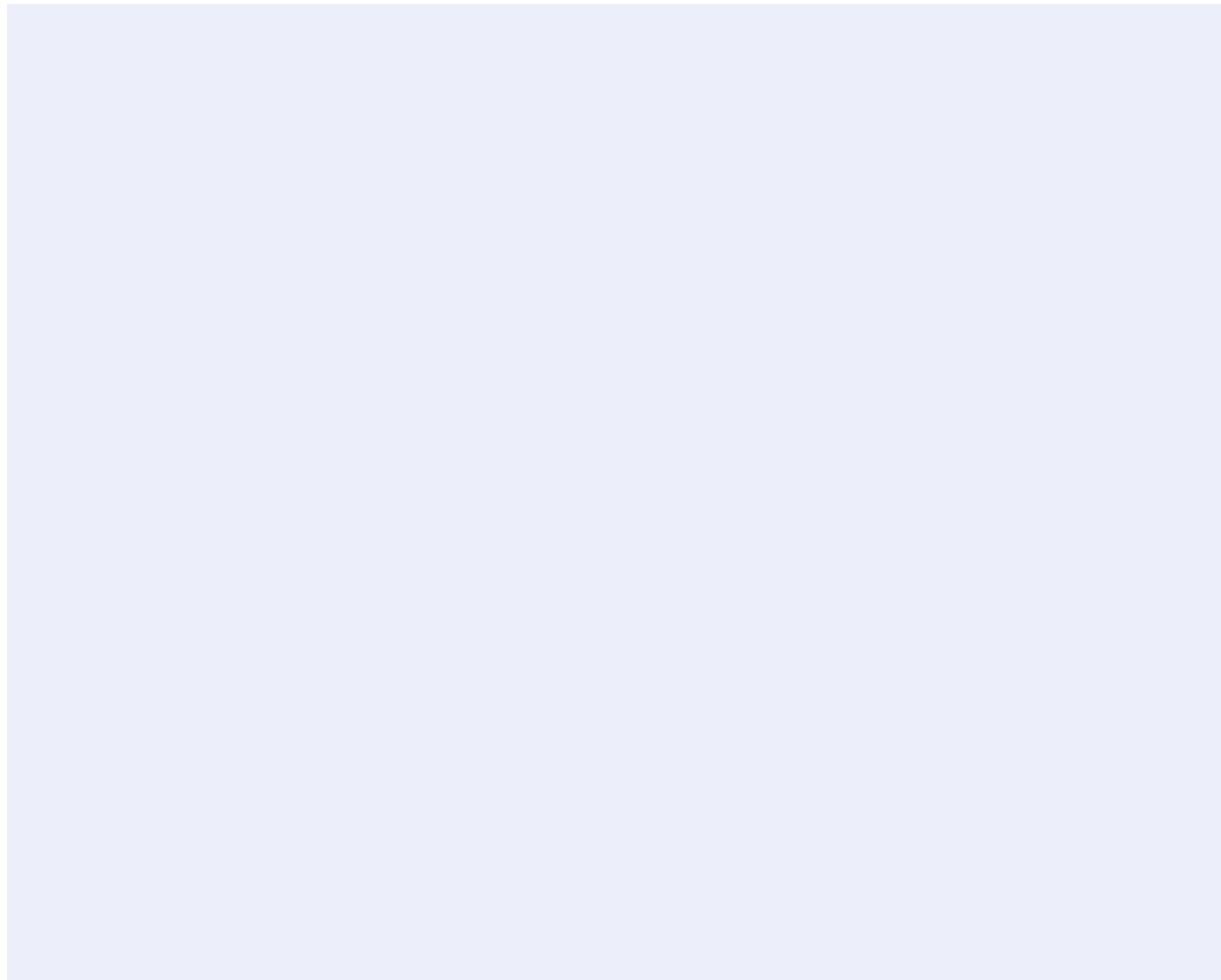
Closed with explanation	Yes	No	1462038
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Closed with monetary relief	Yes	No	1458114
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



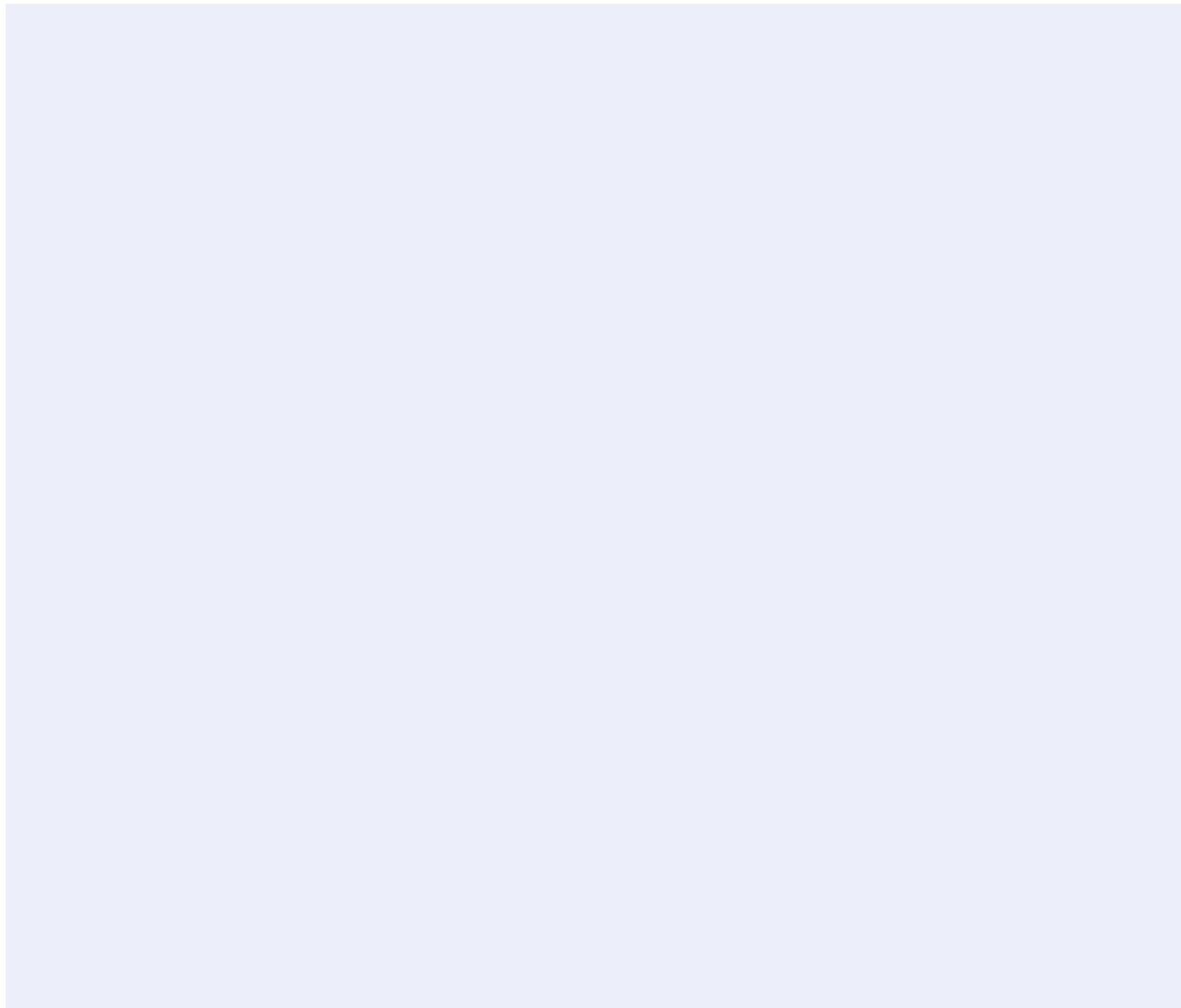
07/08/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

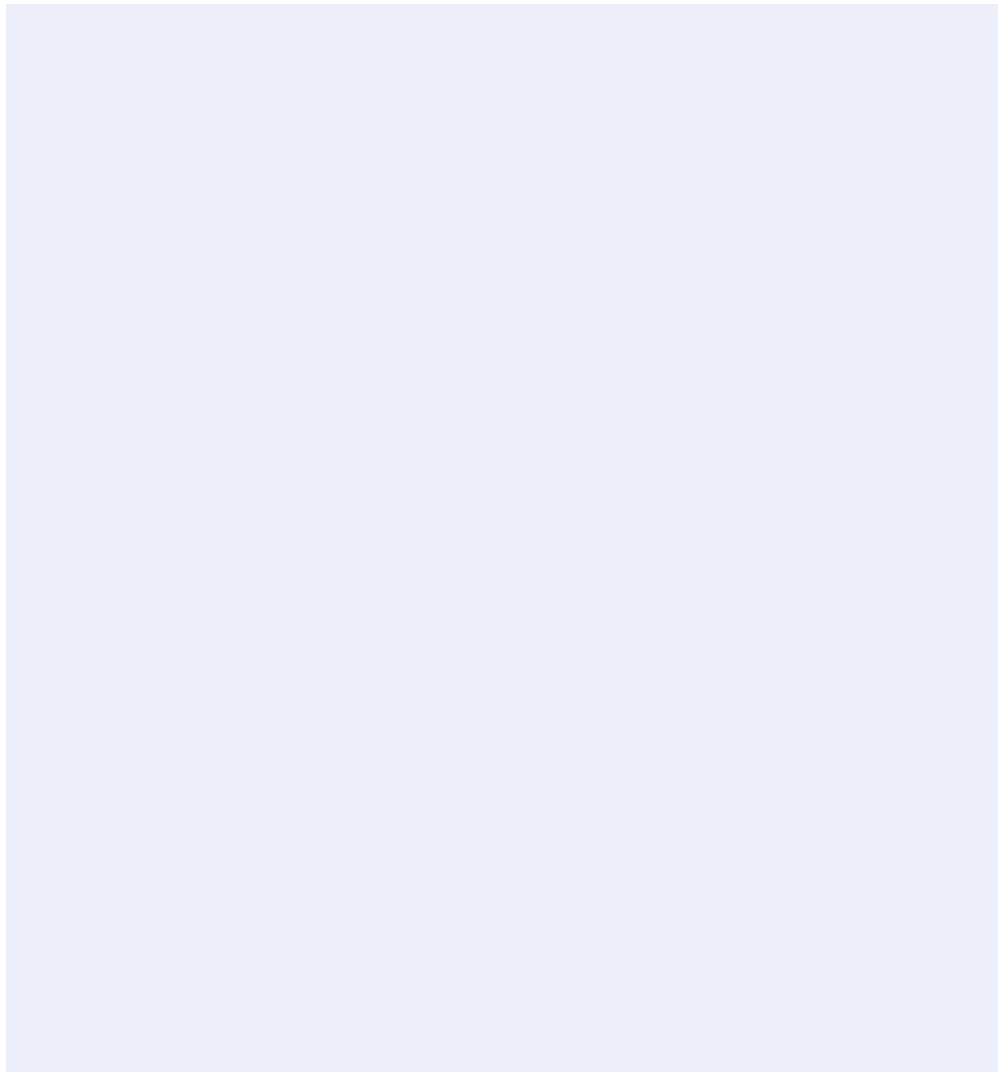
Based on Consumer Complaints

they said the card had been compromised and they said they would disable the card. I asked to be transferred to a supervisor and my call was dropped. I called a XXXX time and to verify that in fact the card had been disabled and again asked to talk to a Supervisor. I was connected to someone who was garbled. I hung up. This all took at least an hour. A week later I received an affidavit to sign to dispute the {\$78.00} charge. Today ( XXXX XXXX 2015 ) I called to get status. After waiting XXXX minutes in queue, I was told that the card had a XXXX balance. I asked how that could happen because the card was supposedly disabled on XXXX XXXX. The CSR stated that there were XXXX additional charges in California, on XXXX XXXX 2015 at XXXX {\$8.00}, on XXXX XXXX at XXXX {\$11.00} and XXXX XXXX at XXXX XXXX {\$0.00}. These charges came after the card was supposedly disabled and I verified that with XXXX different CSR 's on XXXX XXXX. So I had to amend the affidavit and re-fax it to the disputed center which I did today. I feel that this company or some of their employees are committing fraud. I do n't know how anyone in California could have gotten the card info unless someone at the card company gave it to them. The CSR that at the dispute center ( a third party ) stated that this company ( US Bank ) has the most disputes of any of the companies that they service. Her name is XXXX and she can be reached at XXXX. I recommend you call early otherwise you will be on hold for a very long time. P.S. the toll free number on the gift card to call for customer service is incorrect. If you go to their website ( XXXX ) it now shows in big red letters the correct number. This is the worst company I have ever dealt with. I recommend that people send cash or a check, forget the gift card. At this point my time is wasted on this is worth much more than the {\$100.00} gift to my mom. Thanks.

I purchased XXXX XXXX gift cards of \$ XXXX/each, totaling {\$16000.00} for various business purposes earlier this year. Unfortunately through either a data

# Prepaid Card Complaints with Consumer Complaint Narrative:

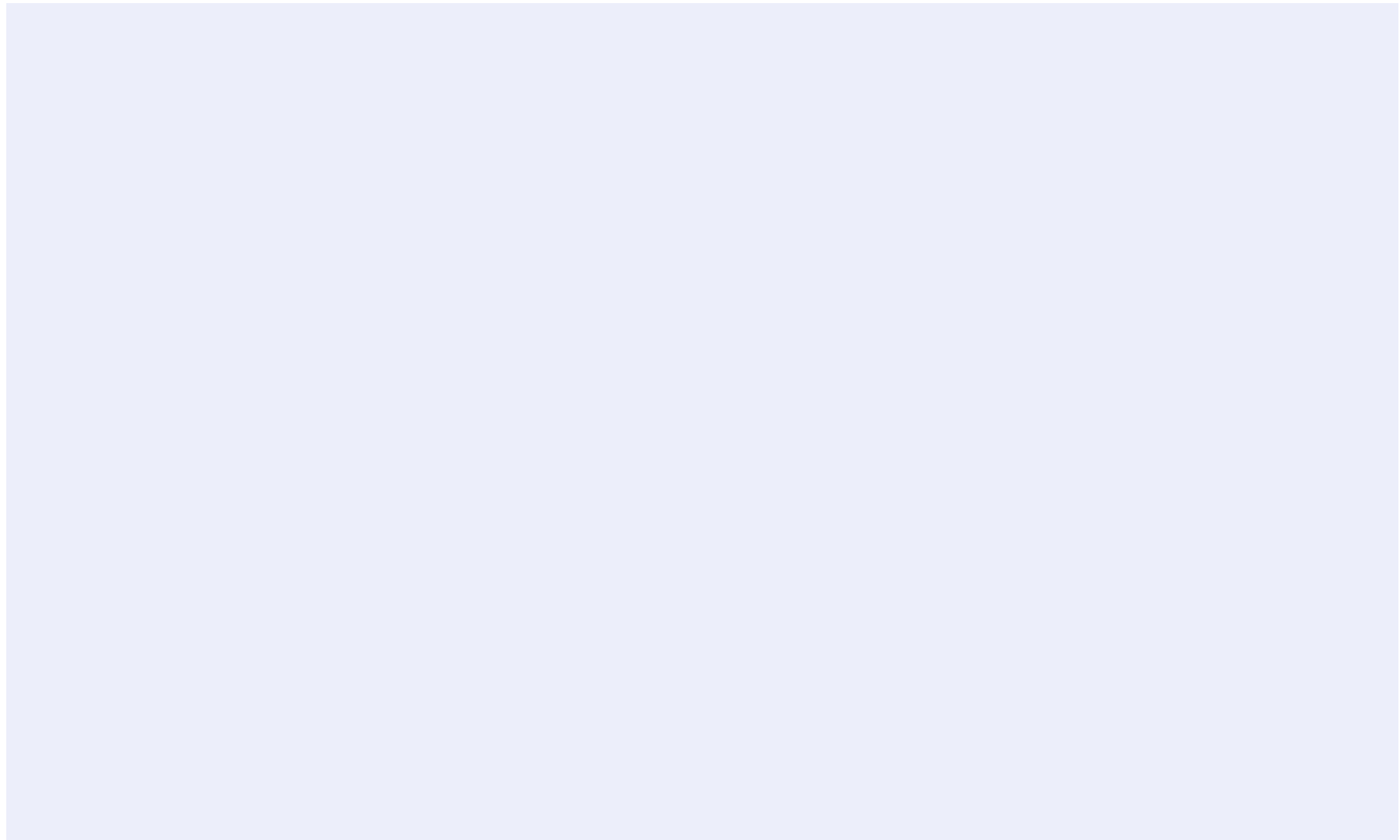
Based on Consumer Complaints



Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



U.S. Bancorp

GA

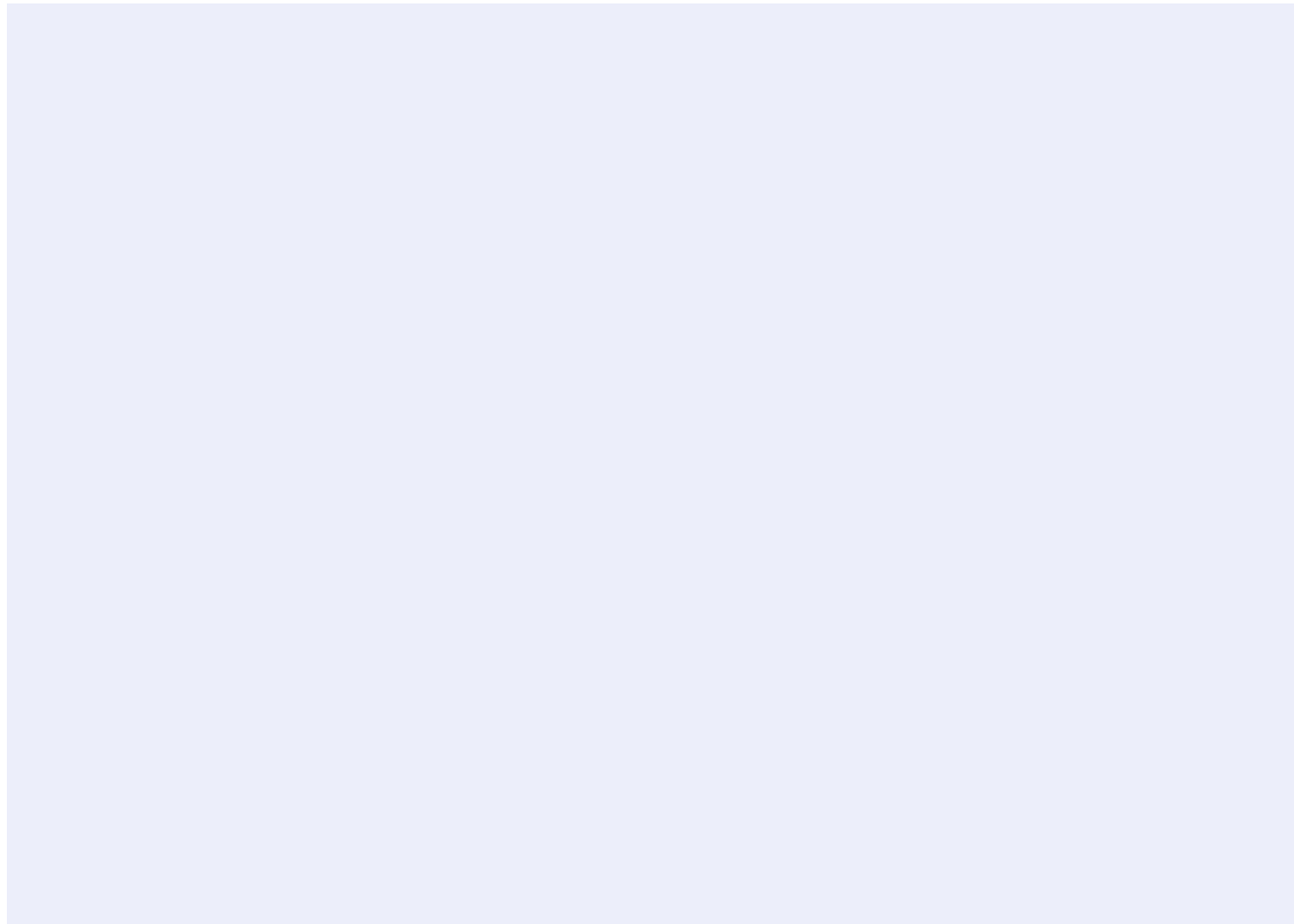
303XX

Web

07/09/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with explanation

Yes

No

1456056

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

07/08/2015

Prepaid card

Gift or merchant card

07/06/2015

Prepaid card

Government benefit payment card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Fraud or scam



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

breach or a card sequencing scam many of these card numbers were stolen and there was fraudulent activity on the cards. I am still out {\$2000.00} in card value ( at XXXX point was {\$4000.00} XXXX from the related fraud and the U.S. bank group, nor the group service the fraud complaints are resolving these issues in a timely fashion. I have provided them with all the requested data, and I think it is clear that this was all caused by an issue on their end and is not my responsibility to resolve.

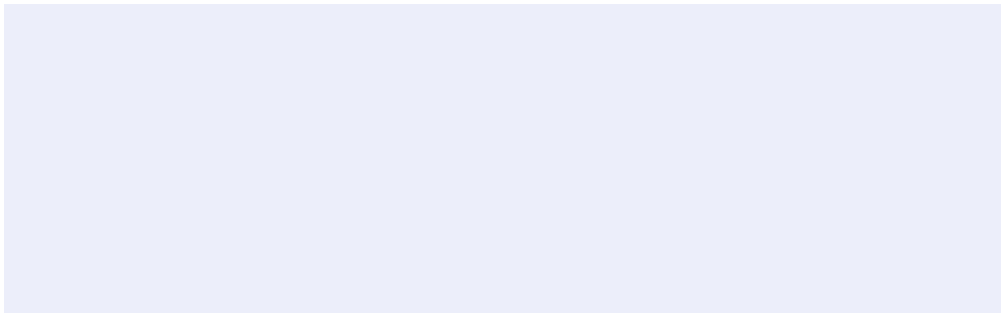
Redeemed a promotion through XXXX XXXX. I received a {\$50.00} debit XXXX reading valid thru XXXX ". On XXXX/XXXX/2015 I attempted to activate the card for use and was told by citibank ( XXXX # XXXX ) that the card was promotional and expired and he would not reissue the card although it still had {\$50.00} on the card. I explained that the card reads on front that it is a Debit " XXXX " for {\$50.00} and I requested that a replacement card be issued to access those funds on the debit card. He refused stating it was promotional. I understand that debit cards are often handed out as part of promotions - but nonetheless- this card reads Debit " XXXX ", still has funds that I would like access to ; that he was refusing access to funds given to me. This is not a use it or lose it " situation. I was promised a {\$50.00} debit XXXX and I would like to use that {\$50.00} at my leisure and if the card expires, please issue a new XXXX so that I have access to the funds. A promise is a promise.

J.P. Morgan Chase Bank deliberately withheld a Pre-Paid account over {\$3000.00} of monetary Unemployment Insurance compensation benefit since XX/XX/XXXX ( over 3 years ). The actual amount is undetermined due to interests charged by J.P. Morgan Chase Bank against me, as told to me by JP rep via phone. I was not informed about this account for over 3 years until I applied for UI benefits back in XX/XX/XXXX ( refer to XX/XX/XXXX UI 's Monetary Benefits Determination and XX/XX/XXXX Employer Questionnaire documents ). Did XXXX combine both the

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank	ID	836XX	Web	07/14/2015
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JPMorgan Chase	NY	112XX	Web	07/08/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1456271
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Closed with monetary relief	Yes	Yes	1452092
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## Based on Consumer Complaints

Other special purpose card

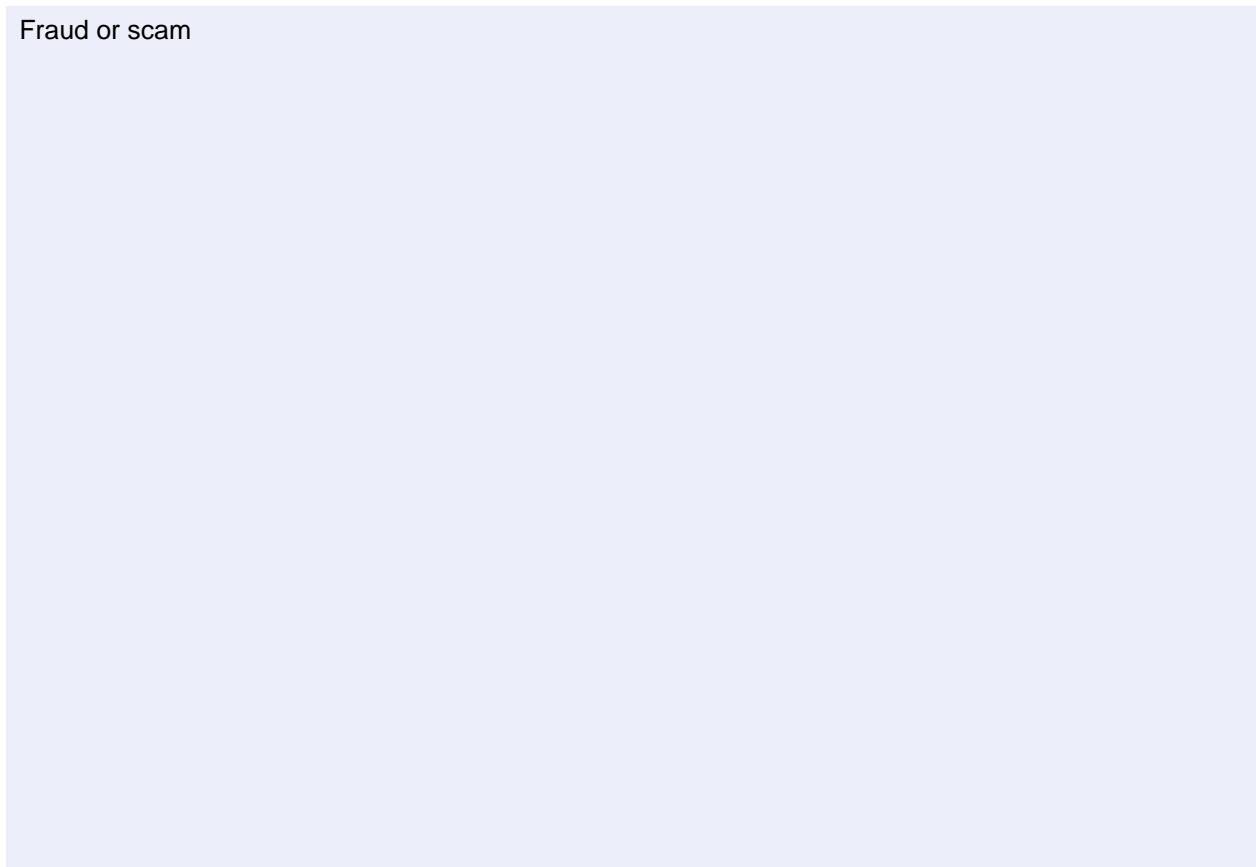
Gift or merchant card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fees



Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

XX/XX/XXXX {\$3000.00} Pre-Paid Card Account amount to my XX/XX/XXXX UI application submitted in XXXX? This XXXX application triggered JP Morgan to immediately mail me notification about money withheld since XX/XX/XXXX. Where is the the XXXX?

XXXX rebate card handled by American Express. I was given an {\$18.00} prepaid card. A few months later, it became {\$12.00}. {\$2.00} per month fee is charged for three months. The fee was written in the back of the card in a very small font.

I frequently purchase XXXX gift cards from my local grocer. These cards are issued by US Bank. Recently I had a total of 6 cards that were "compromised" within a day of me purchasing them. I always examine the packaging, so I know this was not a case of them being tampered with in the store. This has happened to me and others many times, as the sequence is laughably weak on these gift cards. The security measures to prevent people from brute forcing card numbers is nonexistent. All of my cards which were compromised shared 12 out of 16 numbers, in some cases 13 or 14 numbers were shared. When these cards are compromised, the process is fairly easy ( I guess because they 're used to dealing with it happening ) to "lock" the card so no further fraudulent transactions can be made. The process for asking for a replacement card is much more tedious, and can take months to complete. Not only that, when you receive your replacement card, it will have {\$6.00} taken off of it as a "fee". This is not acceptable in my opinion, and borderline fraudulent. They reap probably millions in fees because they do n't take the necessary precautions against people obtaining and being able to guess their card sequencing. For this reason, I have opted to pursue a resolution to my compromised cards through the CFPB rather than reaching out to U.S. bank and waiting for months to receive less than I originally paid for on my cards. I am attaching scans of the cards and receipts where they were purchased by me. Please reach out to me if you have a need for further information. I am

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company chooses not to provide a public response





# Prepaid Card Complaints with Consumer Complaint Narrative:

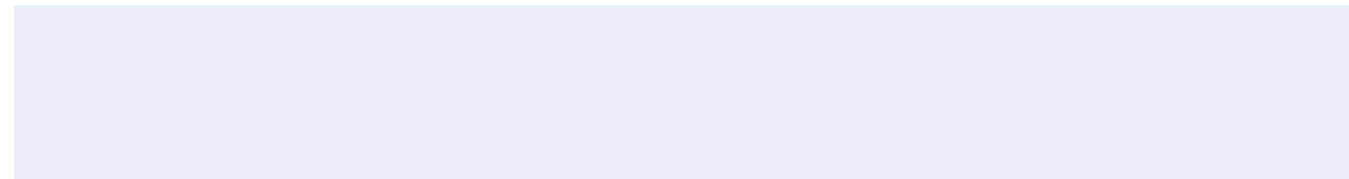
Based on Consumer Complaints

Amex	WI	543XX	Web	07/04/2015	
U.S. Bancorp	TN	371XX	Web	07/04/2015	

## Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



07/02/2015

Prepaid card

Gift or merchant card

07/02/2015

Prepaid card

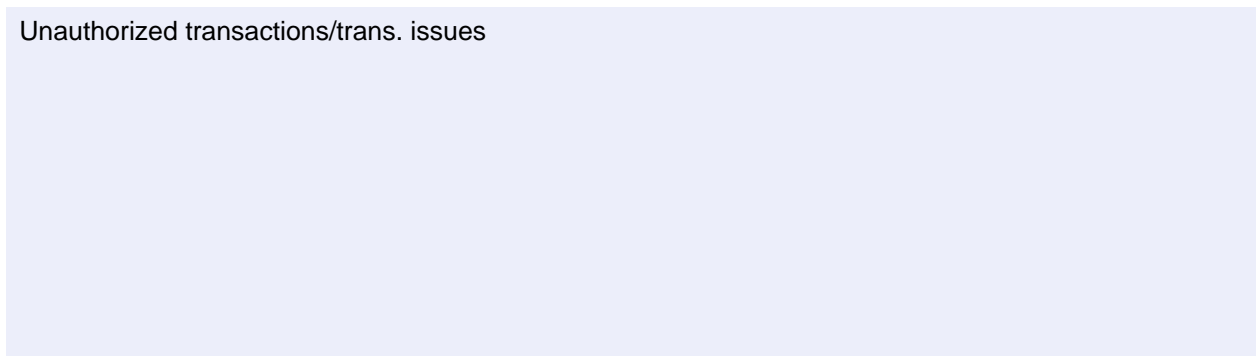
General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Unauthorized transactions/trans. issues



Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

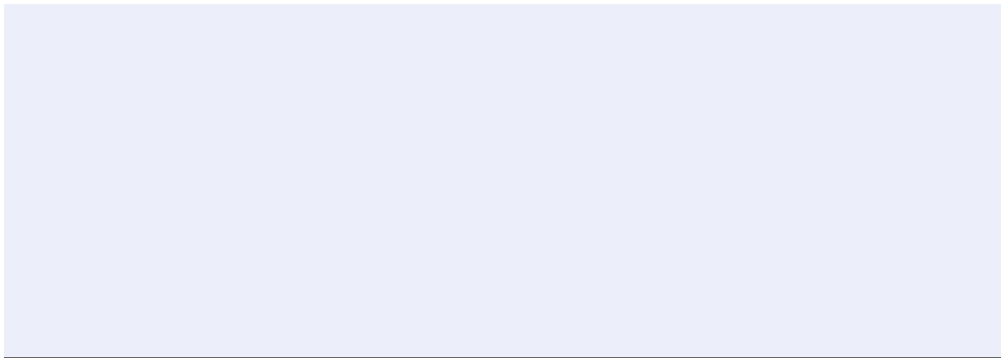
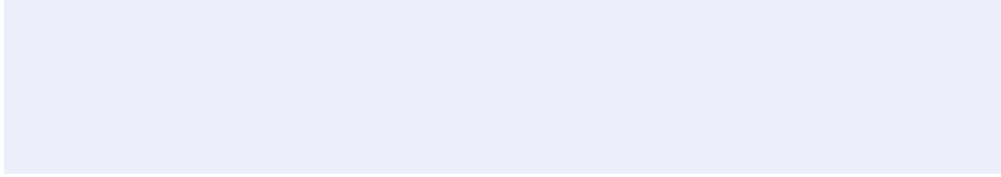
expecting a total of {\$3000.00} in replacement cards from U.S. Bank and any less is not acceptable. It is my hope that with complaints like this, they will see the flaws in their security and having to answer for these flaws will prompt change in their process. Thanks

XXXX/XXXX/15 called XXXX how to do a split transaction using a {\$200.00} XXXX gift card I rec'd XXXX which expires XXXX/XXXX/15 to purchase my ticket for XXXX w/bal. paid XXXX -- got a confirmation XXXX on phone, was told to go to airport in XXXX, XXXX to run 2 cards thru for payment, got a printout of my flights, and XXXX said they were holding the money on the card for 8 days which is totally wrong and illegal but I was guaranteed XXXX that the price and seats would be held till all went thru. Waited till day before my trip to respond to their e-mail to check-in and no e-mail -- they wrongfully canceled all after I had obtained my confirmation # for the trip and then had the audacity to charge my visa an outrageous sum of XXXX for this flight of XXXX XXXX XXXX XXXX companies need to be reprimanded and fined heavily for the grief they caused me over this transaction XXXX. This is reprehensible for these 2 companies to be allowed to conduct business in this way. I would appreciate your strong action and help in this matter. I've already filed a dispute action obviously with my XXXX card. I never want to go thru this again. Thank you

I put {\$300.00} on a prepaid credit card and only spent on a purchase with XXXX in the amount of {\$10.00} and XXXX purchases of {\$1.00} each with Silhouette. I went to use it again in 2015 and checked my balance and there was no money left on the account. There were XXXX transactions that I did not make to a XXXX XXXX XXXX in XXXX XXXX XXXX CA. I do not even live near XXXX XXXX XXXX or shop in the vicinity. I filed a complaint and sent them the receipt for the card that the XXXX 's XXXX where I purchased it in XXXX XXXX was so kind to give me. I then received a letter stating that they had no response from me and that the

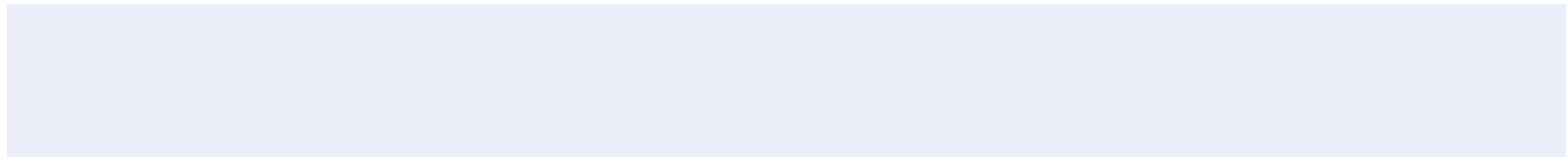
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Amex

SC

299XX

Web

07/04/2015

RBS Citizens

CA

917XX

Web

07/13/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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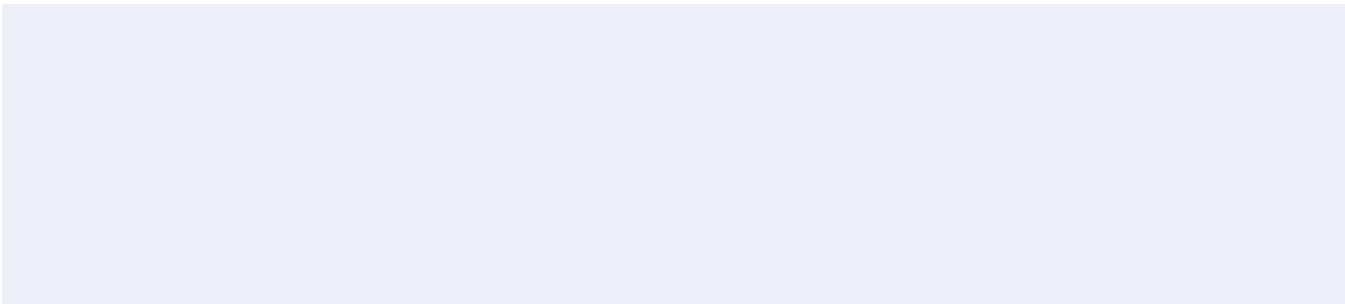
Closed with explanation	Yes	Yes	1449469
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Closed with explanation	Yes	Yes	1449967
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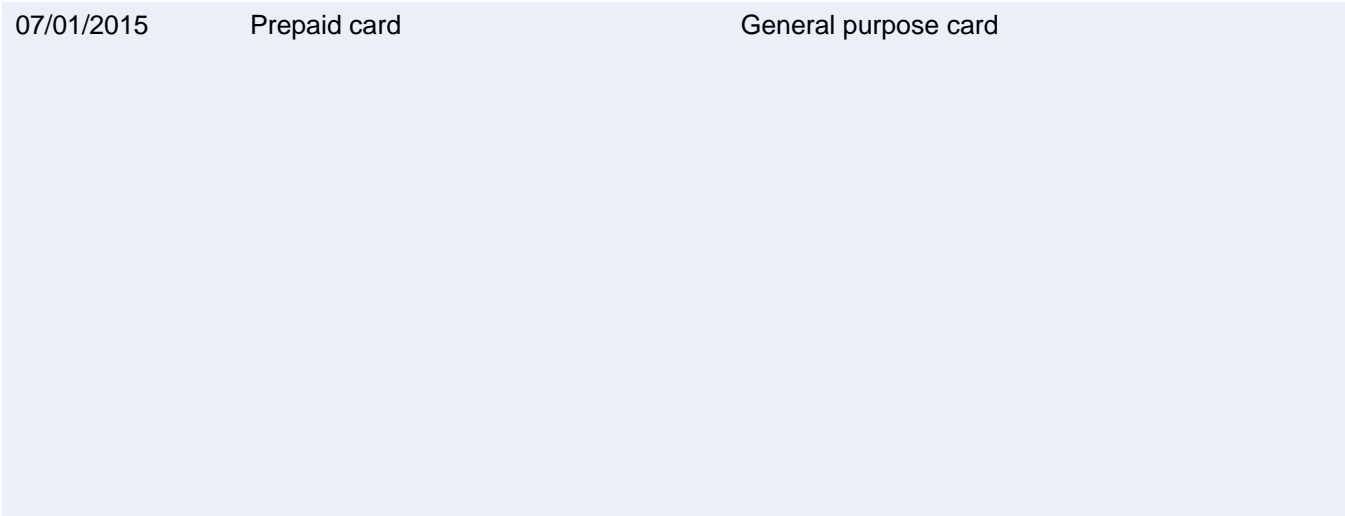


# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



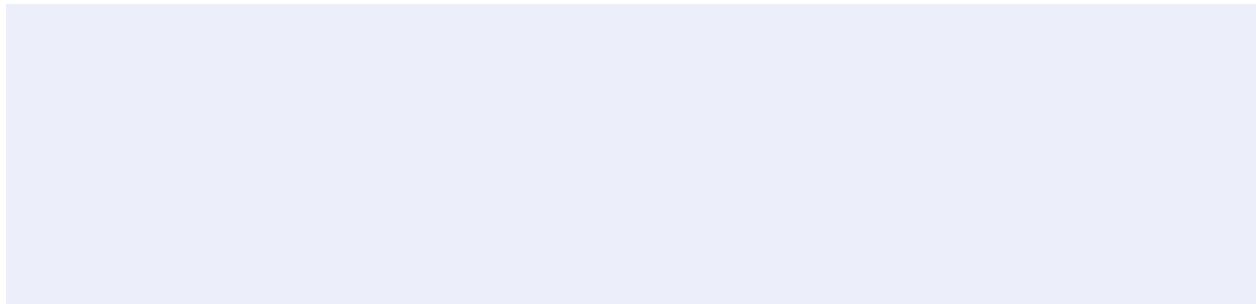
07/01/2015      Prepaid card      General purpose card



06/30/2015      Prepaid card      General purpose card

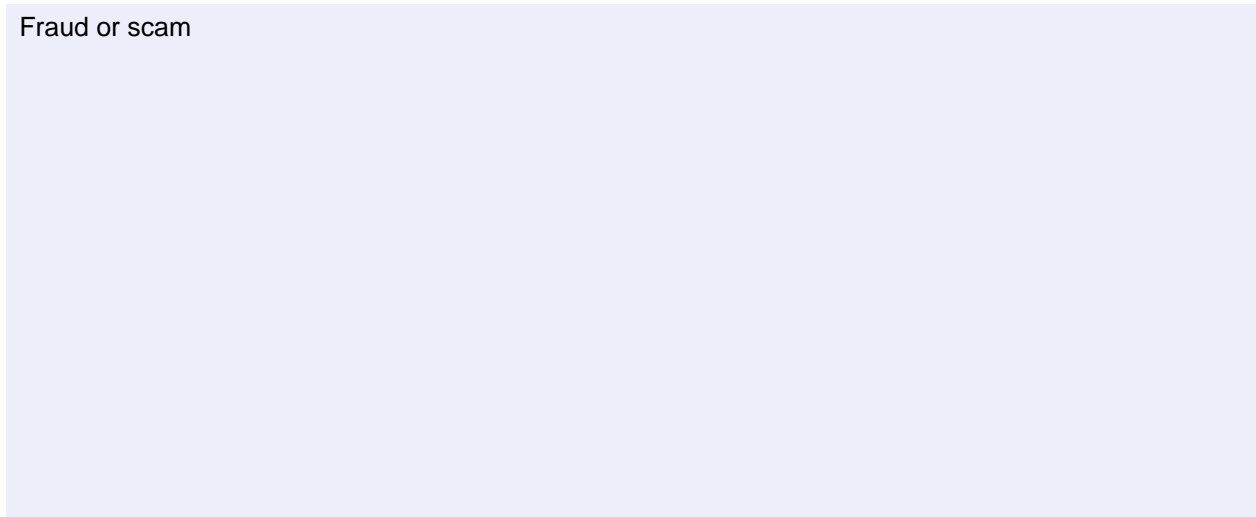
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Managing, opening, or closing account

Fraud or scam



Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

transactions appeared valid. They then closed my case even though I attempted to communicate with them by Fax several times. They have never answered any of my faxes. I have not tried to reach them recently since my husband was very ill and I was unable to deal with this problem. But I am now trying to get help to make some attempt to resolve the matter. I do n't believe the credit card company made any attempt to investigate but is just keeping the money and making it difficult to communicate with them. Sincerely, XXXX XXXX

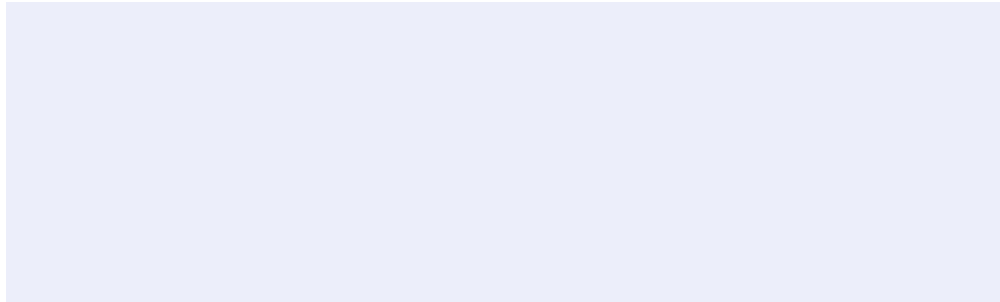
Paypal has limited my account such that I can not withdraw anything and is withholding the balance of my account for 6 months.

XXXX purchased a prepaid credit card in XXXX of 2009 for {\$300.00} with Orchard bank. The bank increased the credit line to {\$750.00} without my requesting the increase. I did not send additional funds to increase the limit. Within a short time the card or bank was sold to Capital One. I no longer need a prepaid credit line as my credit is ok. I called Capital One and wanted to close the account and have my {\$300.00} refunded to me. Capital One says that the card came from Orchard bank to them without any secured portion on it. Capital One gave me numbers at Orchard to call but the numbers revert back to Capital One. I can give you my Capital One Credit Card number if it is needed but I am reluctant to do so due to security issues. I do not know what agency that I should contact to get my prepaid amount refunded. Sincerely, ABPPS It is easiest to reach me by text at the above number. Thanks

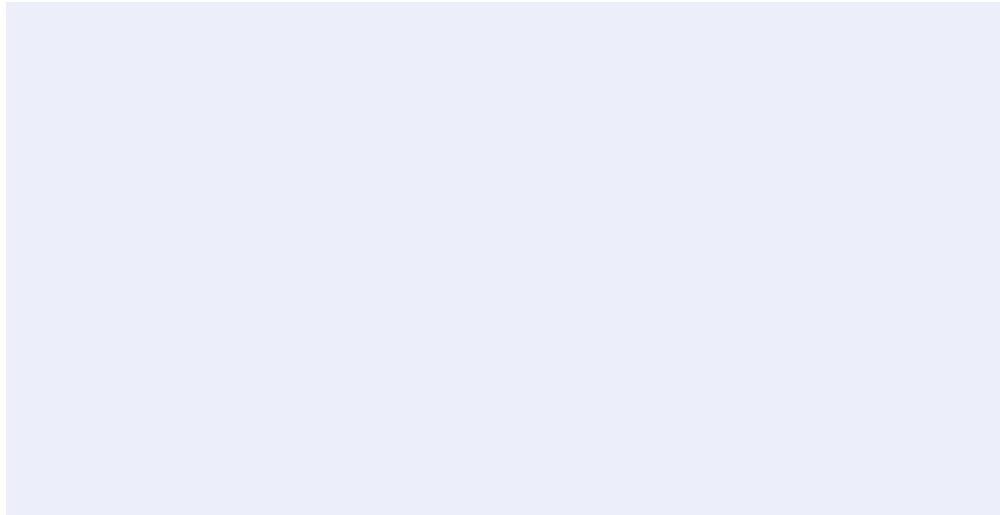
On XXXX XXXX, 2015, I used my American Express Bluebird card with an available balance of {\$950.00} at the grocery store. The card was run through the terminal XXXX ( at {\$140.00} per transaction ) and were both declined. Cashier was able to handkey and the amount was approved. XXXX XXXX, 2015, contacted American Express Bluebird and was told that I will not be getting the money credited for XXXX days, and was told to contact the merchant. XXXX

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

PayPal	CA	902XX	Web	07/04/2015	
Capital One	AZ	853XX	Web	07/08/2015	
Amex	GA	300XX	Web	07/06/2015	

## Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/30/2015

Prepaid card

Mobile wallet

06/29/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

XXXX, 2015, contacted the merchant and they investigated the matter. They stated that the transaction was declined by American Express Bluebird for lack of available funds. I contact American Express Bluebird again, and was told that due to their internal " system update, they will not give me a credit for XXXX days. Their service agreement does state a hold on certain purchases for gas, hotel, rental cars and so forth. However, their service agreement does not mention decline payments and holding funds because of these declined transactions. I did indeed have the funds in my account, because when it was hand-keyed, it was approved. This is fraud. American Express Bluebird is now using the guise of declining payments to steal money from customers. {\$280.00} may not be a lot to some people, but it can be life or death for others. When the system update was implemented, the consumer was not notified by either email, text, or notice on the website, mobile APP, or social media. A police report for fraud and theft is now being processed by the local police department. I 've read their service agreement and in no way is there a information on holding available funds in the event of a payment decline. The merchant was not at fault, and their terminal was working. According to this merchant, this is the XXXX customer complaint in one week they have received regarding American Express Bluebird.

I purchased XXXX reloadit packs, now I am unable to access the money on either card. The customer service of both reloadit and blackhawk are not providing any resolution. Reloadit is telling me to go buy a P AyPower card and then they can transfer it. The problem is I have to pay another set up fee, maintenance fee, and transfer fee if I do that. Both customer service are telling me they can escalate the issue which will take 1-3 business days to get a response. I feel like I am being taken advantage of.

On XXXX/XXXX/15 I loaded {\$50.00} ( cash ) on to a Reloadit pack. ( This is one of the companies that offers reloads for XXXX Prepaid Mastercards, which is the

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Blackhawk Network Holdings Inc.

CA

925XX

Web

06/30/2015

Blackhawk Network Holdings Inc.

AZ

857XX

Web

07/07/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1445039
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Closed with monetary relief	Yes	No	1443434
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



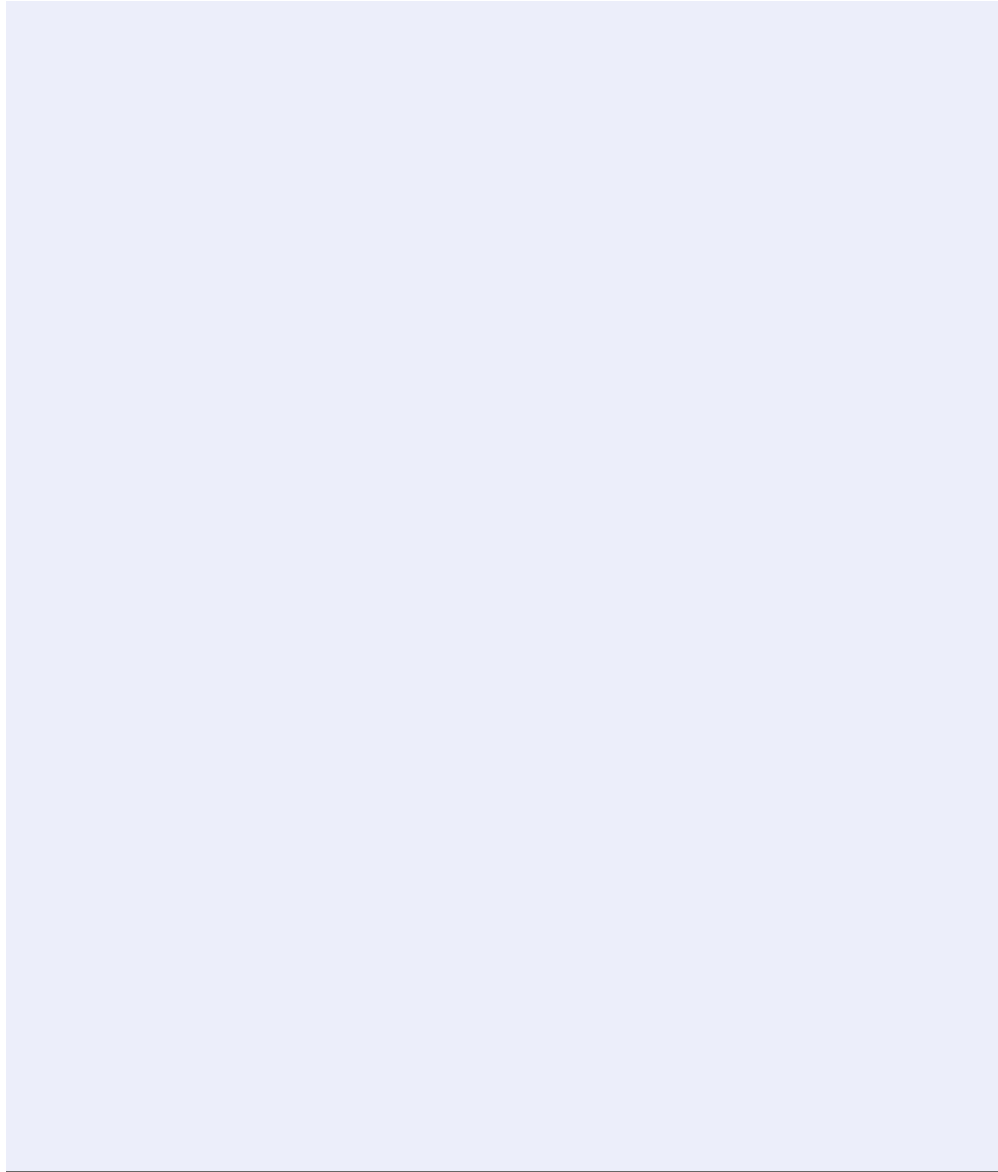
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

card I have,. They, Reloadit, are backed by Blackhawk Network California ) I then followed the directions on the pack to open a Reloadit Safe on their website. After I completed the information the website requested, I received a popup message that said I would receive an email of how to complete the activation of my Reloadit Safe. I kept checking my email account ... no email from Reloadit. XXXX hours + later I called them, this would be XXXX/XXXX/15. I was told that they were having software problems and their system would not send out the email notices. Then I was told I would just have to wait until the situation was corrected. When I asked how long that would take the person on the phone did not have an answer. I asked about a refund, I was told it could take up to XXXX days. I decided to give them the benefit of the doubt and wait another day. Actually I waited an additional XXXX days, until today XXXX/XXXX/15. When I called today I got the same runaround. I then requested a refund. Again I was told it would take up to XXXX days. I said I would rather wait for a refund than wait for them to fix " their system. At that point I was told to send them an email with a copy of the front and back of the Reloadit Pack, a copy of my receipt, a copy of the Activation Status Receipt and a copy of my Identification. The agent I was talking to then told me that IF " everything checked out they would see about a refund. I was told that once I requested a refund they would cancel the Reloadit pack and it could not be used to load the balance on to any other account ( XXXX, XXXX, PayPower etc. ) At this point I got very worried. What if they declined to do the refund ( which it sounds like they do fairly regularly! Would I just be out the money? I decided to do a bit of research before doing that. What I found was not pretty. I did a XXXX search for this particular company ( there are a couple of different Reloadit companies ). What I found was disturbing..numerous people have posted problems with this company. Some of the people who requested refunds were declined because Reloadit said the pack had already been posted to someone elses account, but according to the

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints





# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



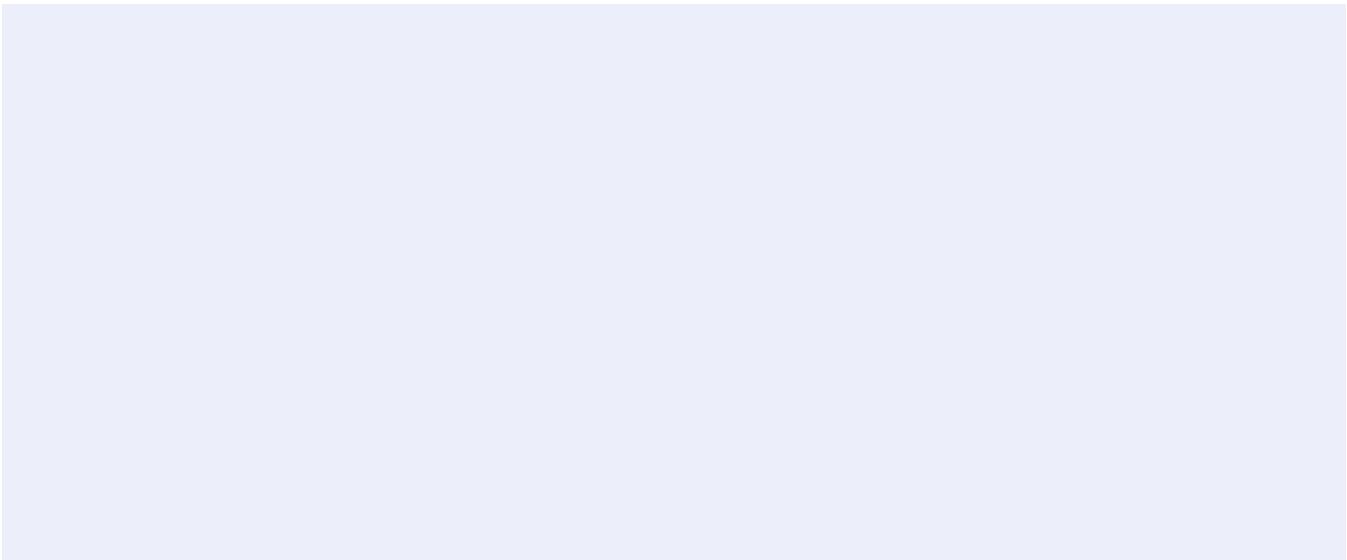
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

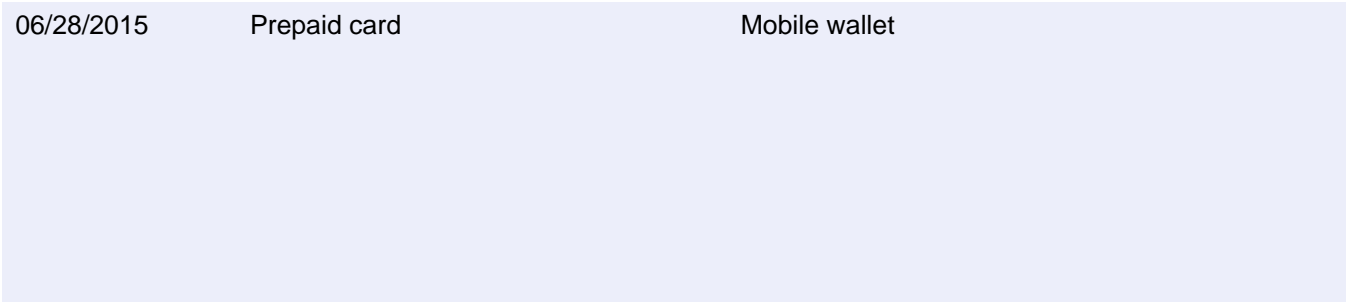


# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



06/29/2015      Prepaid card      General purpose card

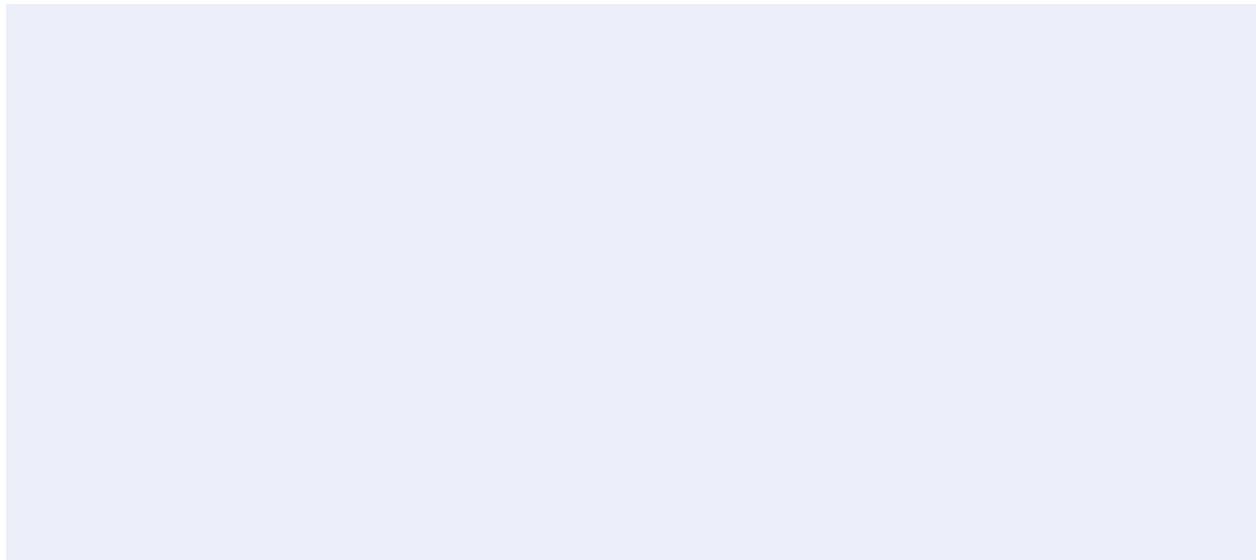


06/28/2015      Prepaid card      Mobile wallet

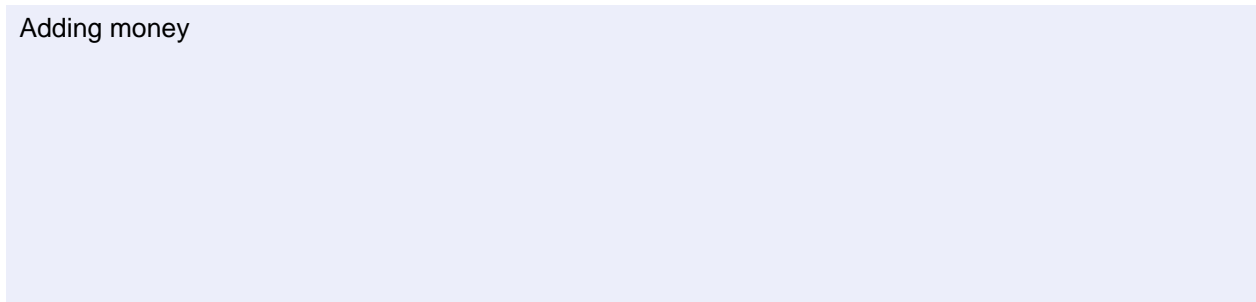
06/27/2015      Prepaid card      Other special purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Managing, opening, or closing account



Fees

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

customer, the only people who had all the info needed to do that was the person who bought the pack AND the people at Reloadit that requested all the info on the pack. I believe there is a major problem with this company. I feel any and all sales of this companies Reloadit packs should be halted until this is investigated. I have notified XXXX Prepaid of this issue and they have taken my complaint and escalated it to Urgent status. There are enough complaints out there that I believe all of these Reloadit packs from Blackhawk Network California should be removed from sale. Some of the existing complaints mention that their website was hacked and a fake website set up to scam information and money. Anyone who buys one of these cards is probably going to lose their money. This has been going on for months..why these Reloadit packs are still available to purchase is beyond me. They should all have been removed from the marketplace. I believe this is a complete scam and fraud situation at this point.

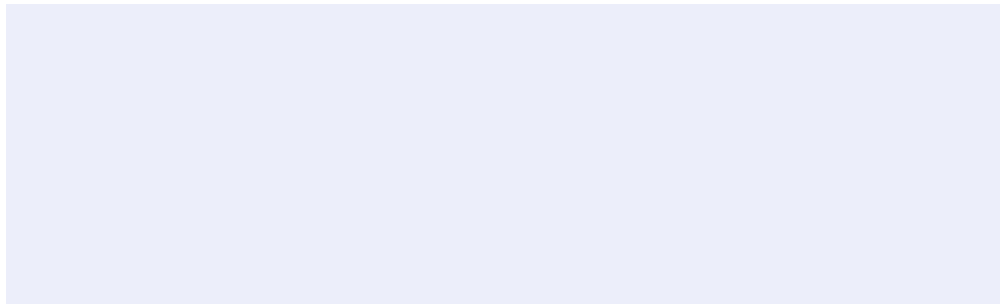
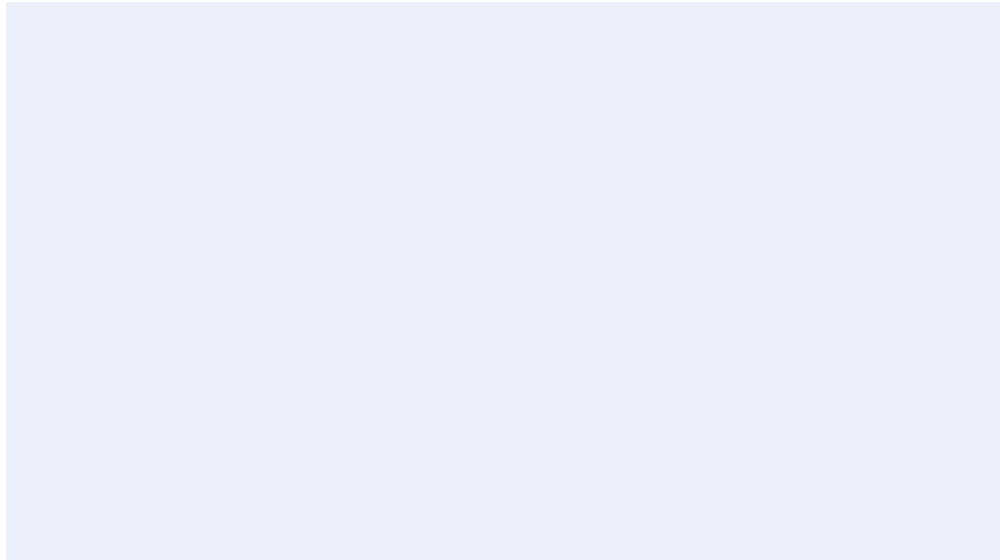
XXXX now been over a week that i bought some Relodit Packs ( [https :  
//www.XXXX](https://www.XXXX) ) from BlackHawk Networks ( [http :  
//XXXX](http://XXXX) ) and have not been able to load them to my XXXX prepaid XXXX Card. I called Relodit Packs customer support daily and still have not been able to access my funds i have stored on their cards.

I tried logging into my Reloadit Safe account last night and was not able to gain access so I could unload a card I purchased earlier. Now after 24 hours of trying still no access to my account. Reloadit Safe says they sent a email to verify my device but the email never arrived. Made several additional attempts but still no email.Very poor service. This has happened on several occasions in the past by usually resolves in a few hours but not this time. Attempt after attempt just fails. Very dissatisfied with the lack of response and ability to contact Reloadit services.

This card was originally loaded with XXXX. I must have misplaced it and forgotten about it. I recently located it and checked the balance. It is now XXXX. The card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	IN	463XX	Web	07/04/2015
Blackhawk Network Holdings Inc.	CA	953XX	Web	06/28/2015
Amex	OH	444XX	Web	06/27/2015

Based on Consumer Complaints

Closed with explanation	Yes	No	1441647
Closed with monetary relief	Yes	No	1441363



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/27/2015      Prepaid card      General purpose card

06/24/2015      Prepaid card      General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fees

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

expired XX/XX/XXXX. I called and was told they will not reissue a card and I now am unable to collect the XXXX. That is wrong. I understand about the XXXX monthly rip off fee. I should be able to collect the remaining XXXX

I have been with WU for about XXXX years. Recently they changed their debit card to Netspend and started charging approximately {\$2.00} per transaction. I called and spoke with them and they told me in order to stop paying the fees for every transaction I need to pay a monthly fee instead. The old western union card which I had up until a year they never charge a fee for a transaction except for adding adding money to the card which was the attraction of using the card. Now no matter what amount they hit me with a XXXX fee. so if i spend XXXX I have to pay XXXX. They get to collect interest off my money. i have a XXXX prepaid debit and they only charge a fee when making the deposit onto the card. see attached ( XXXX ) which is my account ledger.

Issue with Card Numbers : XXXXI purchased a US Bank Visa Variable Gift cards for {\$500.00} at XXXX ( XXXX XXXX XXXX XXXX , XXXX XXXX , CA ) on XXXX/XXXX/2015 and XXXX/XXXX/2015. The {\$500.00} gift card I purchased on XXXX/XXXX/2015 which was fraudulently used for {\$490.00} at a XXXX XXXX in XXXX XXXX on XXXX/XXXX/2015. My funds are held for over XXXX months now. I tried to use the one I purchased on XXXX/XXXX/2015 on same day due to my previous card being drained by fraudsters before I used it, but it was declined saying that it was not activated. I faxed in required information for activating it. Later, when I tried to use the gift card at a XXXX in XXXX XXXX, CA on XXXX/XXXX/2015, the purchase was declined. When I checked online I found that it was fraudulently used for a purchase of {\$490.00} at XXXX in XXXX, CA on XXXX/XXXX/2015 while I still have the possession of my gift card. I did not even know it was activated and the funds were drained. I faxed all the necessary documents to US Bank. It seems like something is really wrong with these prepaid

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company

TN

370XX

Web

07/02/2015

U.S. Bancorp

CA

927XX

Web

06/29/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

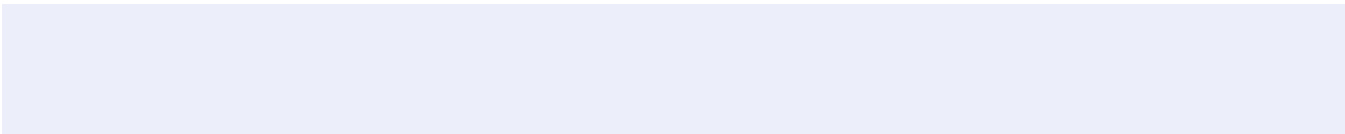
Based on Consumer Complaints

Closed with monetary relief	Yes	No	1441434
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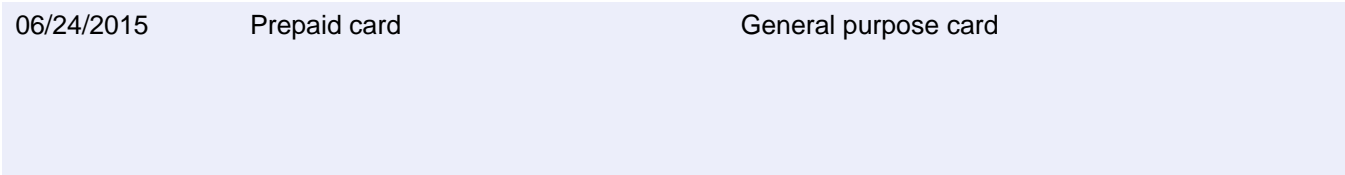
Closed with monetary relief	Yes	No	1436263
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



06/24/2015      Prepaid card      General purpose card

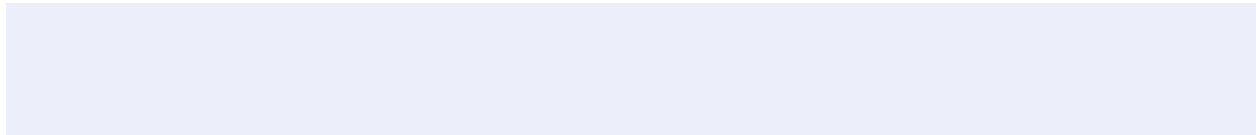


06/24/2015      Prepaid card      General purpose card

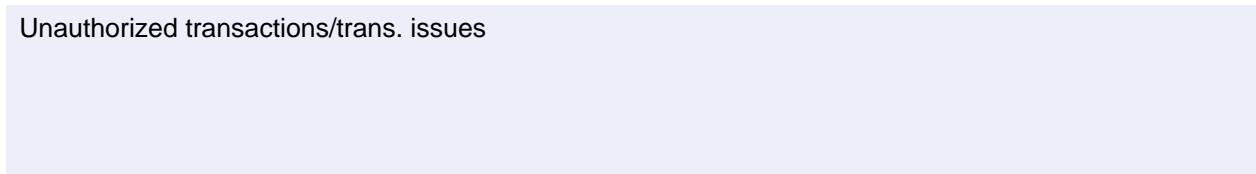
06/23/2015      Prepaid card      General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Managing, opening, or closing account



Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

gift cards that makes it so easy for fraudulent transaction while we still have possession of the card. I would suggest everyone not to buy these US Bank Gift cards to avoid this hassle and being out of your funds for several months.

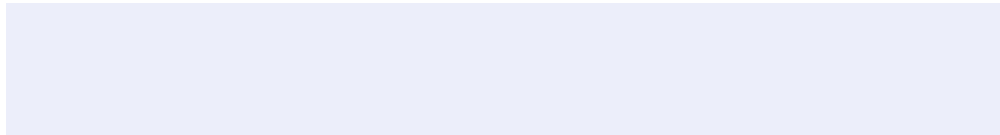
I got 2 Pre Paid Debit Cards issued as a Reward by my Employer one for {\$500.00} & Other for {\$250.00}. The Cards Had an Expiry Date of XXXX. I did not use the cards before the expiry date and all the Funds ( {\$750.00} XXXX in total - were unused and the cards expired. When i contacted the Issuer ( Citi Bank XXXX to ask about re-issuing the cards for the remaining amount - after deducting the applicable Monthly Maintenance Fees ( {\$3.00} Per Month as outlined in the Service Agreement ) - i am being told that, the Balance Amount Can not be returned. The Card Holder Agreement Does not have a forfeiture class where in it is indicated that the unused funds will be forfeited after the expiration date. I am shocked upon knowing that i stand to loose {\$750.00} - even when i am ready to pay the monthly maintenance fees. Can you let me know - what options are available for me to pursue recovering the unused funds - {\$750.00} - and how to get this done? Sorry..I was out XXXX and hence ca n't attend the call. I talked with my employer and to the Citibank too. But they again confirmed that I wo n't be getting my money back. Thanks.

I received a prepaid American express serve that I did not purchase or apply for. whomever did had all of my personal information. when I contacted amex serve they seemed to be protecting the criminal and were not helpful at all. I requested account closed immediately.

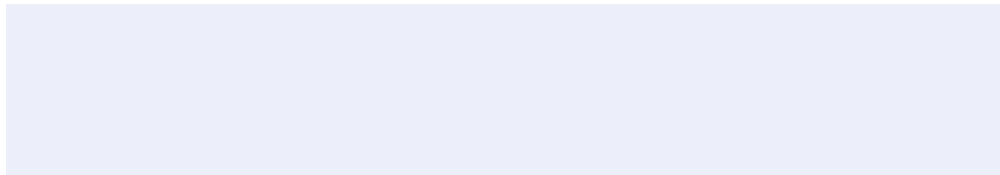
Bought a {\$500.00} US Bank Visa Pre Paid Gift Card from XXXX XXXX XXXX was handed an activation receipt at time of purchase. Called into Card Member Services XXXX to change pin immediately after and was sent to Customer Care agent who told me that the funds were there but the card had not been fully activated even though I had a receipt showing otherwise. Followed their

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank	CA	945XX	Web	06/30/2015
Amex	FL	331XX	Web	06/29/2015
U.S. Bancorp	CA	921XX	Web	06/24/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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Closed with monetary relief	Yes	No	1437360
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Closed with explanation	Yes	No	1435572
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Closed with monetary relief	Yes	No	1434527
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/20/2015

Prepaid card

Mobile wallet

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

instructions to fax required info to Card Activation department at XXXX. Called back next business day to confirm receipt of fax and information and was told by agent it would be at least XXXX business days before someone worked the issue. Called in again the next business day anyways just to see if the card had been activated and the card balance now showed {\$1.00} so I pressed XXXX to speak to agent. Agent advised now there was a charge of {\$490.00} on the card which was done at some XXXX somewhere using the card number and pin, which I clearly did n't make. Followed their process now to contact Fraud at XXXX. Faxed in information to XXXX and called to speak to representative in Fraud. Was told I needed to file police report and wait for them to mail affidavit before my case could be reviewed and to expect 3 to 4 months to get my stolen funds back. Asked to speak to manager and was told by agent nobody was available and they were outsourced by US Bank and they could provide me no further help or points of escalation on this issue and I simply needed to follow the process and wait. Found many other issues like this on-line with simple search. Clearly a larger fraud issue and I should n't have to go through this crazy process as a consumer to get my money back.

I received an email how about Friday night XXXX XXXX 2015 the email was from american expres serve in the email it was just plain mean that my account was being closed and the reason why they told me my account was going to be close was because I was in violationin violation of section XXXX XXXX XXXX XXXX XXXX XXXX Bank Account and XXXX XXXX XXXX XXXX credit card, XXXX ( XXXX ) debit card or debit/payroll card issued in your name. We reserve the right, in our sole discretion at any time, to limit or change the number or type of Payment Funding Sources an individual may link to an Account. You may not load funds to your Account from any source that we do not expressly permit in this Agreement. In the event you link or add funds from a Payment Funding Source that is not in

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

CA

913XX

Web

06/20/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

Yes

1428737

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/19/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

compliance with these terms, we reserve the right in our sole discretion to limit, block, or place a hold on certain transactions or transfers and/or close your Account. ) now my account from XXXX XXXX XXXX a week earlier I provided them the statement which indeed prove that I was the owner of the XXXX XXXX XXXX account I will be providing also that statemen that I submitted to them so you guys will be able to see it as wellwhen when I got in contact with american expres sure they really were very rude not listening to what I had to say they just said we 're going to close up your account in the sad andthe funds the funds approximately equal in to almost {\$20000.00} in that account I told him that I gave they were going to close my account that I needed the money ASAP they told me no they told me they were going to keep the money and that was thatnow if they do n't want to do business with me I do n't really it does n't really matter to me I just need my money to be distribute out to me as XXXX have bills to I rent to pay I have bills to pay they have been waiting for so long that I could lose a lot by not having those funds so he could please help me out with this I will highly appreciate that and american expres pretty much contradicted yourself because I mean they 're saying that I was in violation of XXXX XXXX I mean I was in no violation because the account is mine so I do not understand why they took that decision On XXXX XXXX, 2015 I was online trying to book some tickets XXXX. When I went to purchase the tickets and try to use my bluebird XXXX American express XXXX credit card number the transaction was declined. I then had to use another credit card to purchase the tickets. A few minutes later I went to pay something with my bluebird card and was denied again. I logged in my account and found that the transaction for the tickets XXXX was pending and taken out from my bluebird balance. I called American Express and they told me to call XXXX and that they would reverse the transaction. I then called XXXX and was told that they are not allowed to reverse transactions that bluebird had to put the money back in

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

MD

208XX

Web

06/24/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

No

1429672



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/18/2015

Prepaid card

General purpose card

06/17/2015

Prepaid card


General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

my account. After an hour of back and forth I was told by XXXX Employee No : XXXX ( manager from bluebird ) that they could not put my funds back in my account until XXXX working days, How could they hold my money for XXXX days for nothing that is my fault. Who is making the interest on these funds while they are in pending transactions. Is this legal?

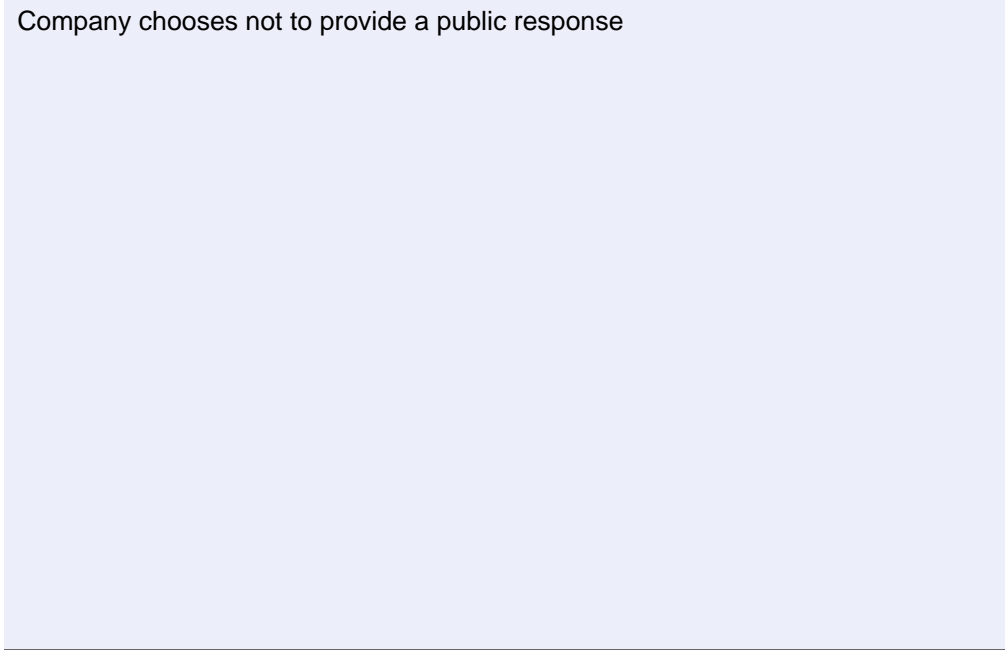
I have purchased a XXXX XXXX by American Express from XXXX store. I have added {\$500.00} to it with the initial purchase. The card was not properly activated and the card can not be used. I have contacted American Express and sent in all the materials they asked for, driver 's license, front and back of card, receipt, card package, etc. I have not received any response for six months, which is totally unacceptable. Every time I call customer service, they would just tell me to wait for a few more days.

I bought a Visa gift card from XXXX for {\$150.00} for my friend for XXXX on XX/XX/XXXX. She went to use it on XX/XX/XXXX and was told it would n't go thru. I called the customer service line on my XXXX receipt for the card and XXXX there gave me the Visa prepaid customer service number. There I spoke to XXXX who told me that someone had tried to use it before it was even activated at the register. She said I needed to fax a copy of the front and back of card, packaging and receipt to a number for Lost/Stolen Replacement Card Request - which luckily I had it all and I did. I was supposed to receive an affidavit to fill out and send back within XXXX days. I called by XX/XX/XXXX to the fraud number XXXX XXXX had given me to follow-up with and I was on hold for a long time and it finally came on and said to leave a message and they would return the call within XXXX business hours. I did, but no one called me back. By XX/XX/XXXX I called the customer service line again and was told it was mailed. I finally received it on XX/XX/XXXX and filled it out right away and faxed it back. By XX/XX/XXXX, I called customer service again to make sure they received it and XXXX told me he saw it said it

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

WA

981XX

Web

06/22/2015

U.S. Bancorp

CA

902XX

Web

06/19/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

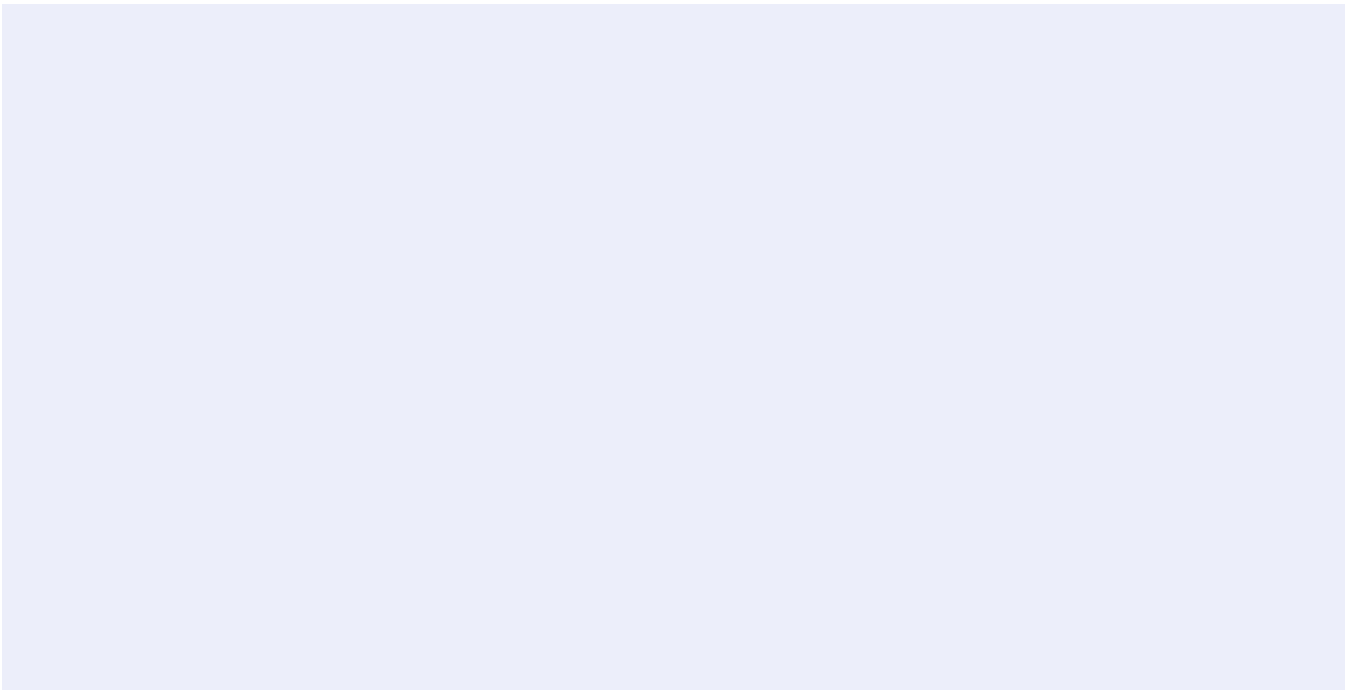
Based on Consumer Complaints

Closed with monetary relief	Yes	No	1427978
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Closed with monetary relief	Yes	No	1425343
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



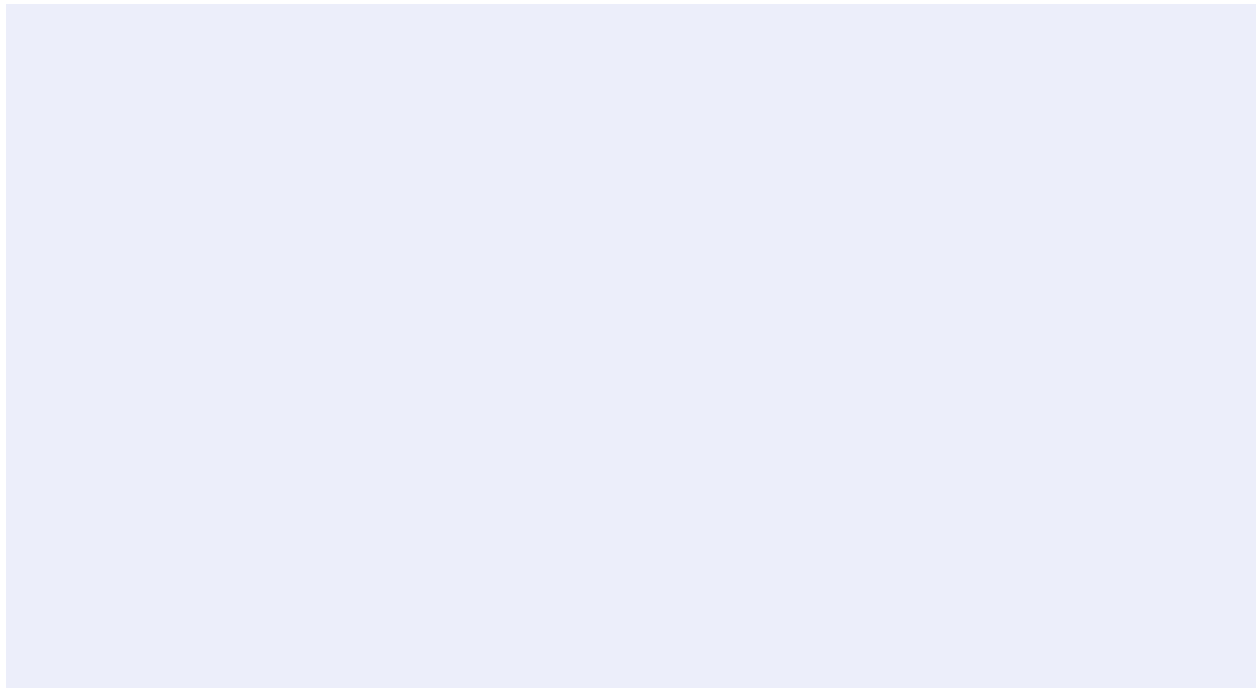
06/15/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

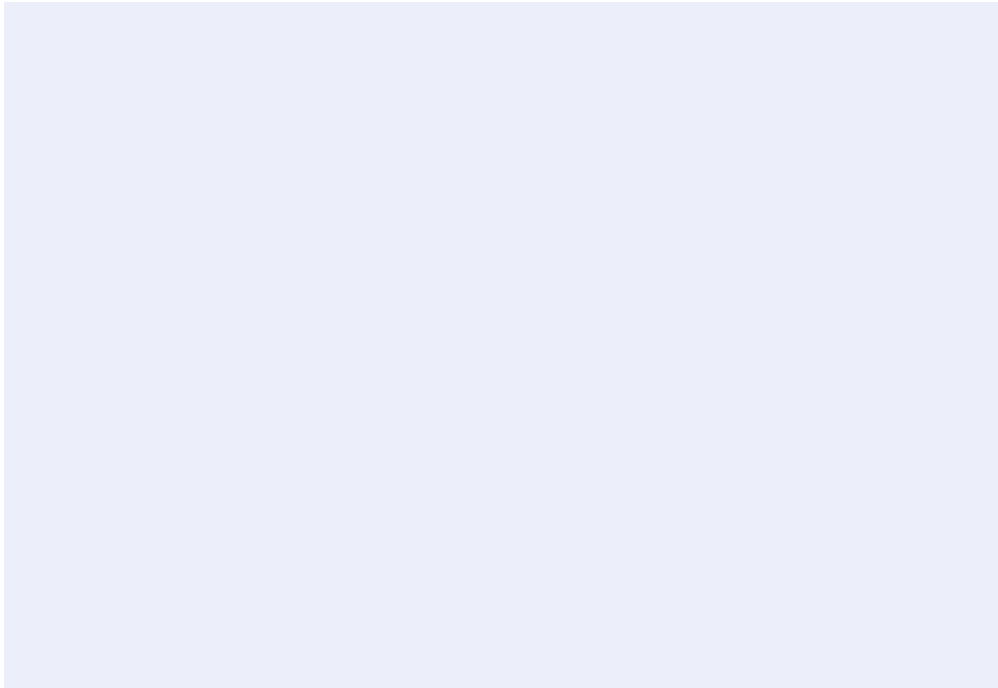
Based on Consumer Complaints

would be resolved by XX/XX/XXXX but I could try the fraud line again. No one answered again, so I just waited. On XX/XX/XXXX, I called the customer service line to get status, and it now said it would close on XXXX. Again I tried the fraud line ( XXXX ) and could not get anyone on the phone. On this date, I just finally wrote a check for my friend for {\$150.00} since she had been waiting this whole time for my gift. On XX/XX/XXXX I called back to the customer service line see if anything had been resolved. XXXX told me it now says pending dispute resolution on XX/XX/XXXX I asked for a supervisor but they told me that I had to talk to the fraud line - the XXXX # that no XXXX answers. I called again, nothing. It is now XX/XX/XXXX and still nothing - 6 months later and I am still waiting for a replacement card for the {\$150.00}. I called the fraud line again and waited and waited today. Nothing, so I went ahead and left a message as well as typed a fax to fax to them but that still has not went thru. I as so frustrated and just want my {\$150.00} back. Please help. I 'm not sure what I can do at this point but wait and I ca n't believe a company like XXXX can do this. I will not buy a XXXX gift card again after this experience.

As a reward from XXXX, I got a prepaid Visa card through CitiBank. I received the card from Citi about XXXX XXXX, 2015 and did not use the card until XXXX XXXX, 2015. I used this card a couple more times in XX/XX/XXXX, then put it away for future use. When I went to use it again last week ( XXXX XXXX, 2015 ), I called to get my balance and was told by Citi that my card had a balance of {\$27.00}, but my card had expired at the XX/XX/2015 and that here was nothing that could be done to get my balance of {\$2.00} I know that it is only {\$27.00}, but I think it is highly unfair of Citi to have such a quick expiration date for their card ( XXXX months to use the card ). Most cards give you at least a year to use them, which is why I did n't check the expiration date on the card. Is there any way that Citi can be made to issue me another card with my balance or re-open my current

# Prepaid Card Complaints with Consumer Complaint Narrative:

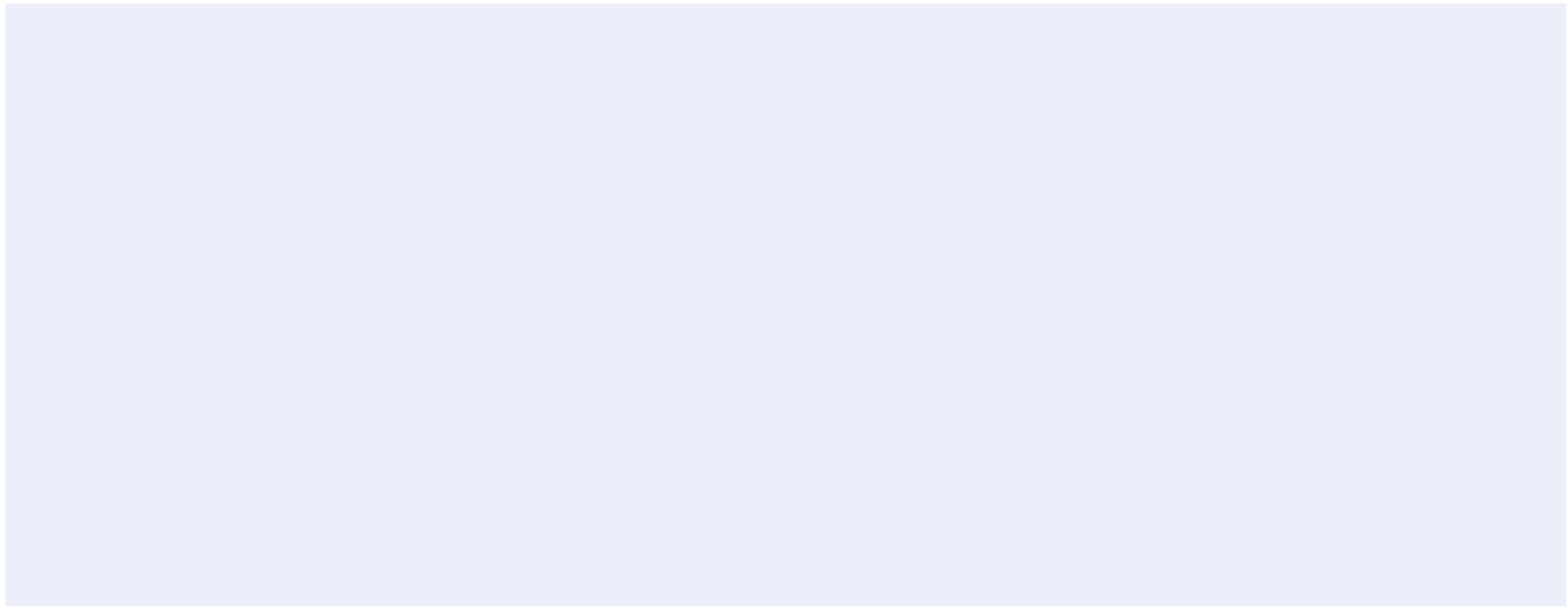
Based on Consumer Complaints



Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Citibank

PA

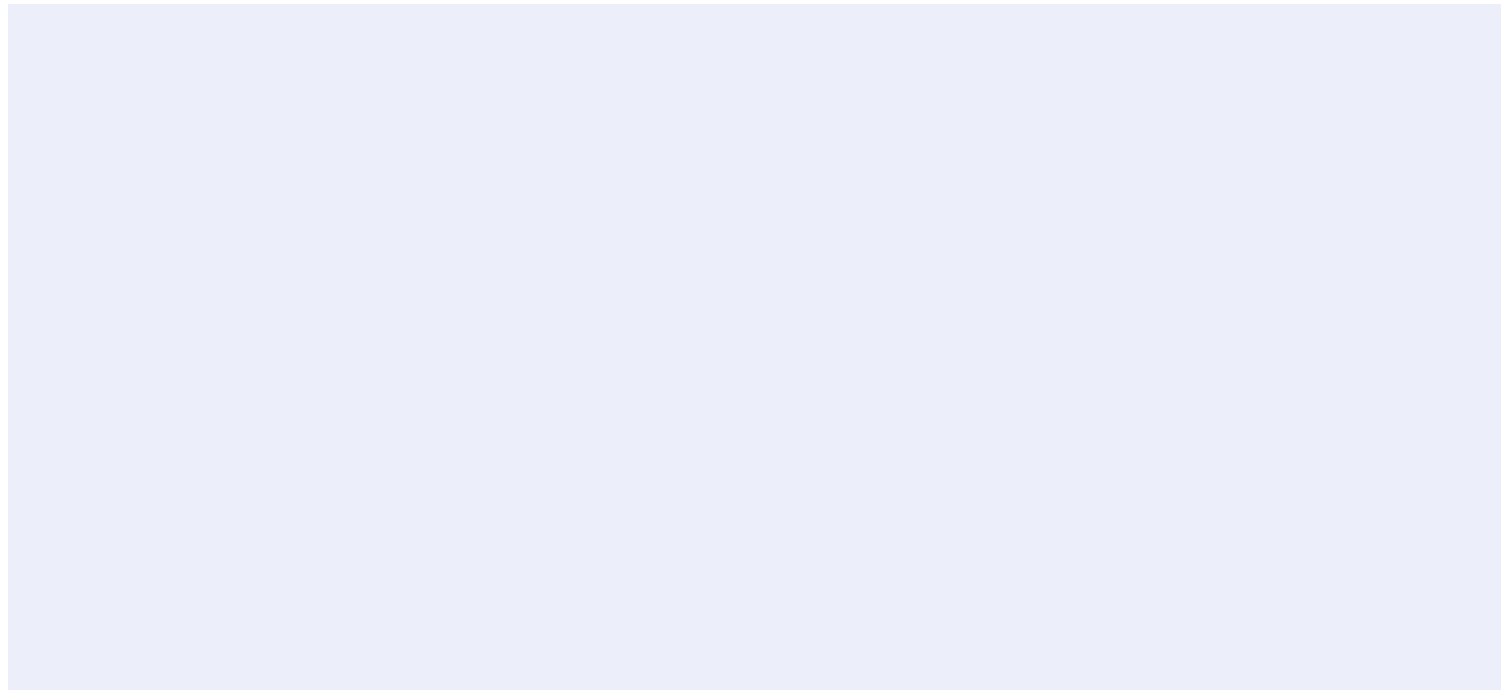
193XX

Web

06/18/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with monetary relief	Yes	No	1422168
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/11/2015	Prepaid card	Government benefit payment card
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06/10/2015	Prepaid card	General purpose card
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06/08/2015	Prepaid card	General purpose card
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06/08/2015	Prepaid card	General purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

card. If they withhold enough people 's balances, they 'll have a gold mine. This is totally unfair!

During a recent audit of my account, I discovered that my account had charges totaling {\$1700.00}. However, Comerica/Direct Express says I have done {\$2100.00} in charges. I have done the math, have the printout and request your intervention in this matter. I have already complained to them without result.

I purchased a prepaid MasterCard and when I went to use the card, it was declined. I called the number on the card and was asked to fax my receipt in and a new card would be issued. It has been 3 months and several phone calls later and still have n't received the new card.

I purchased a {\$500.00} load it pack for my paypower pre paid credit card on XXXX XXXX. With no prior notice to their customers they added a new level of security to their process called "safe ". The program was not ready to be implemented with all of the issues they were having accessing the safe program. I purchased this card to pay XXXX bills that were due immediately so I closed my account with paypower and asked for a refund check for my {\$500.00} reload it pack and still have not received my refund check as of XXXX XXXX, XXXX each time I call and speak with XXXX she assures me the check is on the way and the date comes and goes with no check. I feel I have been scammed by this company and just get lied to repeatedly. XXXX months is not acceptable time for a refund.

Hellol bought Visa Gift card ( Prepaid ) card for XXXX \$ at XXXX store in XXXX, GA. It was issued by US Bank. I bought it around XXXX XXXX 2015. Around XXXX XXXX, I tried to use and XXXX said, I had only XXXX \$ left on the card. When I checked online, I could see that someone had removed money from the card using XXXX XXXX. I immediately contacted them at XXXX and they closed my card. It was around XXXX XXXX 2015. They sent me form to fill out which said, I need to file police complain and get it notarized by bank. i did all that and

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Comerica	CA	953XX	Web	06/16/2015
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U.S. Bancorp	CA	952XX	Web	06/15/2015
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Blackhawk Network Holdings Inc.	OR	970XX	Web	06/10/2015
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U.S. Bancorp	GA	300XX	Web	06/11/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1417355
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Closed with monetary relief	Yes	No	1415319
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Closed with monetary relief	Yes	No	1410445
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Closed with monetary relief	Yes	No	1411291
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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06/06/2015	Prepaid card	General purpose card
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06/06/2015	Prepaid card	General purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fraud or scam



Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

faxed them form around XXXX XXXX 2015. Till today, I have not heard back from them. I have been calling them and they are saying that they are still investigating it. My XXXX \$ are stuck right now for a month and I am not getting any good answer. Can you help? Thanks.

I purchase XXXX variable load prepaid VISA gift cards ( issued by US Bank ) from XXXX grocery store, with {\$500.00} loaded on each. Before I even had a chance to use any of the prepaid {\$500.00} gift cards, I discovered that small charges to The Gap had been run on all XXXX cards, and that XXXX cards had the remaining balance charged at XXXX. Upon logging on to the [www.mygifcardsite.com](http://www.mygifcardsite.com) to see each card 's transaction history, I discovered that all XXXX gift cards were already registered to some other person and that charges had been run on all XXXX cards. I called the phone number on the back of the card and reported this fraudulent behavior. The Cust Svc Rep indicated that since charges had already been run on the cards, they could block the cards and that I would have to FAX information - including name, address, contact phone number, card nr, CCV nr, Exp date, and copies of the cards, front and back, along with the purchase and activation receipts to the Lost/Stolen Replacement card FAX number and also to the DISPUTES FAX number. The Cust Svc Rep indicated that since charges had been run US Bank could not just simply replace the card with the {\$500.00} purchase balances until there is Dispute Resolution for the fraudulent charges - which can take up to 60-90 days. I believe this is quite a long time to wait for replacement cards with the full {\$500.00} each value after I was victimized for fraud. The Cust Svc Rep indicated that they get many calls like this - so it appears that the bank is aware of this type of fraudulent activity with their variable load VISA gift cards.

I brought a XXXX debit card. I loaded XXXX on the card. At XXXX. I tried to activate the card.and was told I ca n't activate becuase there is a restriction on

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

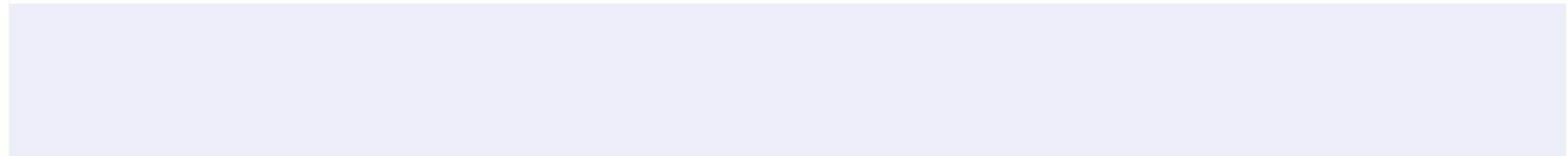


Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



U.S. Bancorp

TX

775XX

Web

06/10/2015

NetSpend Corporation, a TSYS Company

VA

234XX

Web

06/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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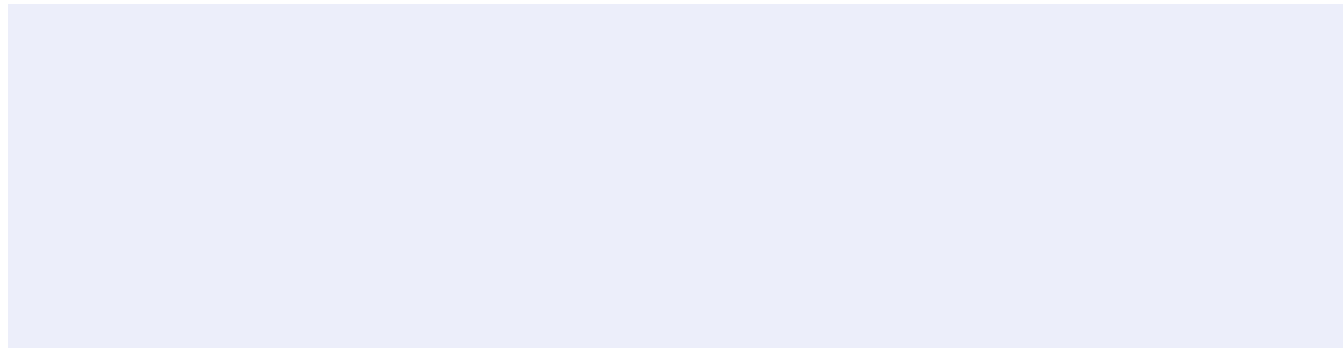
Closed with monetary relief	Yes	Yes	1409396
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Closed with monetary relief	Yes	No	1409642
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



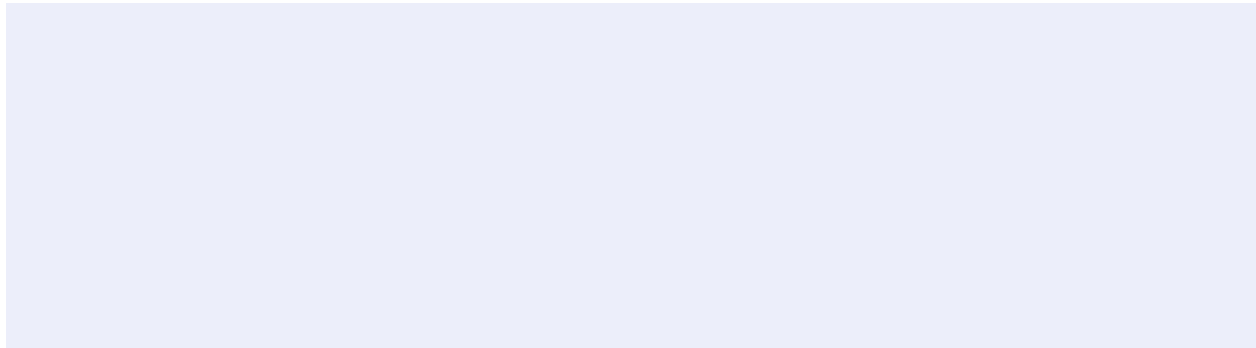
06/05/2015

Prepaid card

Mobile wallet

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

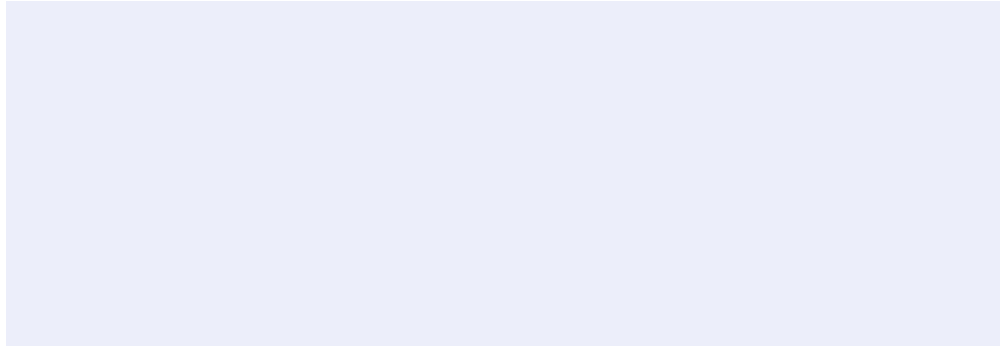
Based on Consumer Complaints

account. Representative said she will send a email to have it removed in 4 hrs. The next day I called to check on the status is the Restriction. The automatic machine allow me to complete activation. XXXX I finish it said my balance was XXXX. I asked customer service, they said it was a debit for XXXX i owed net spend from XX/XX/XXXX I have filed bankruptcy in XX/XX/XXXX and it was discharged. Also I do n't understand how I owe money on a pre paid card. When I asked for proof of debt they said they do n't have it. And to be honest the last time I hand net spend was in XX/XX/XXXX.

A man called me on the XXXX of XXXX. He said that I was eligible for a {\$5000.00} loan. I asked for a {\$1500.00} loan instead. He said it was a government loan. He said I would pay {\$91.00} every month for 16 months. The interest fee was XXXX percent. He sent me an email with the loan documents. His name was XXXX XXXX from XXXX XXXX XXXX XXXX his email was XXXXXXXXXXXXXXX gave me his phone number was XXXX, which was the same number that he was calling from the whole time. He said if I did the loan that day, I would have to pay back the money on XXXX XXXX. He said that I had to call him back at that number in order to pay the loan back. He said the loan worked like this : I would put {\$150.00} on a ReLoadIt card. Once I put that money on the card, the loan proceeds would come later that day. He said the money would let him verify that I could pay the loan back. The card deposit would do that, he said. I put the {\$150.00} on the ReLoadIt card on XXXX XXXX. I bought the card at the XXXX XXXX on XXXX XXXX. in XXXX, NC. The man was on the phone while I purchased the card in the store. He said to give him the pack number ( XXXX ). I did. He said it would take 1 hour to process. I kept calling him about every 30 minutes. He said it would come ... just wait and it would arrive. He said wait another hour. I went to ReLoadi 's web site XXXX said to make a special account. They said the money had been used, because he had the pack number. ReLoadIt

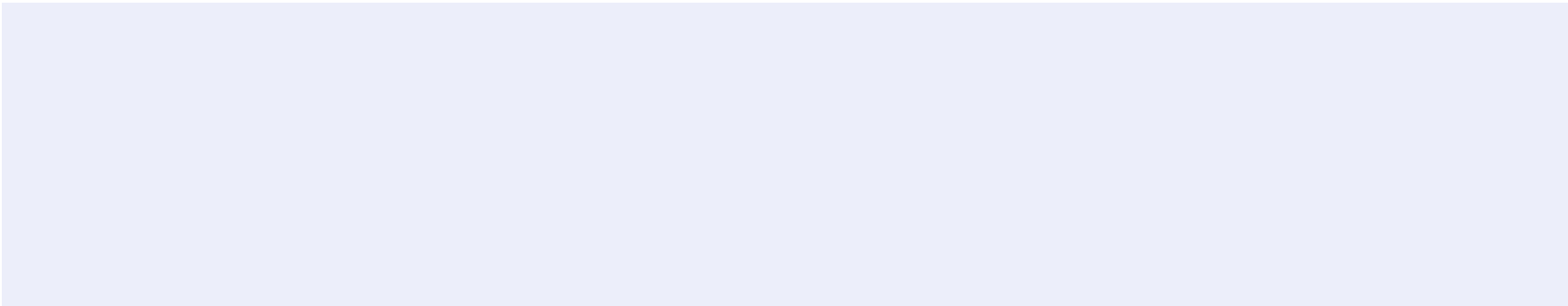
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

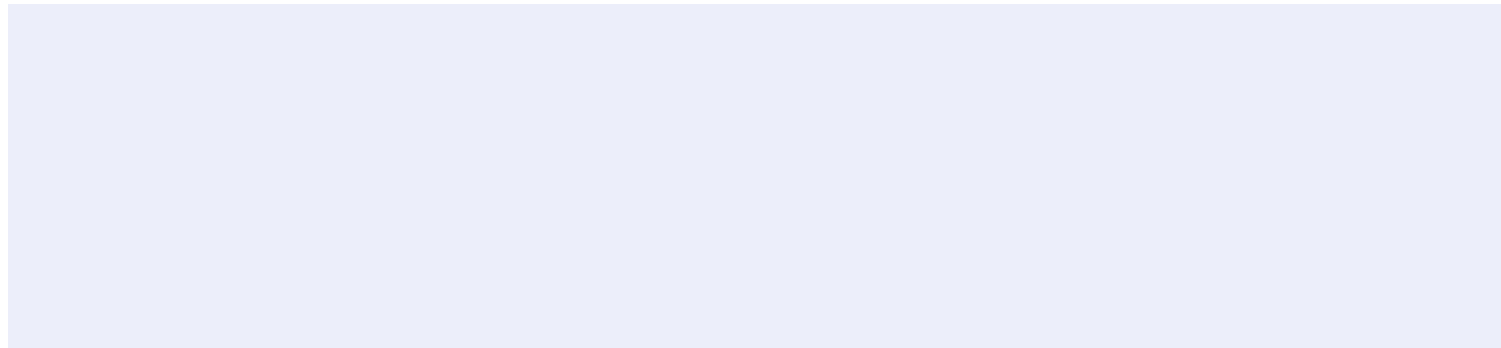
Based on Consumer Complaints



Blackhawk Network Holdings Inc.	NC	277XX	Web	06/05/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with explanation

Yes

Yes

1408247

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/05/2015

Prepaid card

General purpose card

06/04/2015

Prepaid card

Government benefit payment card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

told me as long as you have the pack number and the amount you put on the card, you do n't need anything else to get the money off the card. They said he could take the money if he had the Pack and the amount. So he did and he kept the money. He called me again Wednesday XXXX XXXX. He said to put {\$110.00} on another ReLoadIt card. I did n't do that, though, because my dad said not to do it. When he kept asking for money, I got smart.

There was a charge from XXXX for XXXX \$ that I did not authorize. I disputed the charge with in minutes of the transaction, but American express did not research the transaction and awarded the company my money, even though it was against my will. 6 months later they have refused to address the issue, and now that it 6 months later, they refuse to re investigate it. I have contacted them every month, if not more to keep up with the charge. Every time they promise to contact dispute resolution, and have the issue rectified. Every time I call back, they say the previous action did not occur. They have aided this unauthorized charge. And at this point, I consider it aiding in theft. Every time I call I 'm on the phone for more than an hour.

I was issued a citi prepaid card by the XXXX to remit my tax return. When I registered the card no details are provided on ACH fees - or any fees even as the user agreement forces agreement to the fees. The disclosure indicated a link to said fees would be provided but none was. I searched the site and elsewhere online thoroughly and found none. I called the customer service line and no option to speak with a customer service representative was provided, only limited automated service. Considering this is my money provided in a format I did n't approve, at least I could be provided clear terms and adequate service given Citi is earning returns on my float and potentially vendors where I will be forced to use the card as direct transfer to my bank account has unclear financial fees. I 'm highly irritated and should be able to access my own funds more easily.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

NY

125XX

Web

06/09/2015

Citibank

DC

200XX

Web

06/12/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	Yes	1408295
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Closed with explanation	Yes	No	1405290
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/03/2015

Prepaid card

Gift or merchant card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

I PURCHASED XXXX GOGGLE {\$25.00} GIFT CARDS AND WHEN I WENT TO USE XXXX-IT HAS ALREADY BEEN USED. STILL HAVE THE GREY SECURE MARKINGS AND CALLED AND NO HELPI PURCHASED XXXX GOOGLE {\$25.00} GIFT CARDS FOR MY SONS BIRTHDAY AROUND THE LAST WEEK OF XXXX 2015. I PUT THEM IN A DRAWER AS I HAVE A IPHONE AND HAVE NO NEED FOR THEM. MY SON ASKED IF HE COULD HAVE XXXX CARD AND I SAID YES, WE BOTH SCRATCHED OFF TOGETHER AND IT SAID REDEEMED. I WAS SHOCKED AND CALLED GOOGLE IMMEDIATELY AT XXXX. THE LADY I CALLED ON XXXX XXXX 2015 TOLD ME IT WOULD GET INVESTIGATED AND TO SEND PICS VIA EMAIL TO GOOGLE VIA EMAIL AT XXXXXXXXXXXXXXXX .I DID AND SHE SAID SHE WOULD GET BACK TO ME MONDAY OR TUESDAY XXXX THE XXXX AS IT WOULD BE LOOKED AT. I CALLED THEM ON TUESDAY THE XXXX AND THEY SAID THAT IF I DID NOT HAVE THE RECEIPT THERE WAS NOTHING THEY COULD DO. KEEP IN MIND THAT I SPENT {\$75.00} AND THE CARDS GREY SECURE MARKINGS WAS STILL IN TACT AND GOOGLE SAID ALL XXXX CARDS WERE REDEEMED. AS U CAN SEE IT IS VERY FRUSTRATING AND I ASKED TO SPEAK TO A SUPERVISOR. THE NEXT PERSON ON THE LINE TO SPEAK TO ME WAS XXXX, HE WAS RUDE AND TOLD ME TO TAKE THE SCRATCHED CARD TO WHERE I PURCHASED AND AND BEG FOR MY MONEY BACK AS GOOGLE WOULD NOT DO ANYTHING TO HELP ME. WHEN I ASKED TO SPEAK TO HIS BOSS/HE WOULD NOT LET ME AND TOLD ME THAT I WOULD LOSE MY {\$75.00} AND HE WOULD NOT HELP ME. I FEEL THAT THIS IS UNPROFESSIONAL AND UNETHICAL. I DONT SEE HOW A CARD COULD BE REDEEMED IF IT IS NOT SCRATCHED. I AM COMPLAINING TO MAKE IT KNOWN TO HEADQUARTERS AND TO MAKE THIS RIGHT. I JUS WANT MY SON TO HAVE A NICE BIRTHDAY AND IT SEEMS LIKE I AM GOING TO LOSE

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Google Inc.

VA

243XX

Web

06/18/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief

No

No

1406078

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

06/02/2015

Prepaid card

Government benefit payment card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

My tax refund was direct deposited to a netspend prepaid card. I filed my taxes with turbo tax. Once my tax refund was deposited to my netspend card within a week and a half there was fraudulent activity on my account so I filed disputes and closed my netspend prepaid card account. Once the disputes were investigated it was proven that fraudulent activity had occurred and I was to be credited back {\$340.00} back. Since my account was closed I was told that I would be sent my return of funds by check mailed to my address of record. When I never received my check I called netspend several times and literally spent over 3 hours on the phone in XXXX different calls trying to find out when I would receive my refund from netspend. I was hung up on several occasions. I was treated very rudely then I was told that my check was sent to the IRS because that is who originally deposited funds in my netspend account. I spent countless hours on the phone and in person with the IRS only to be told that they have nothing to do with a refund due me from netspend because of fraudulent activity on my netspend account. The IRS stated they never received anything back from netspend. The IRS said once my original tax refund was deposited into my account they have nothing more to do with my netspend account. That makes sense to me. After speaking with the IRS I made several more attempts to get my {\$340.00} from netspend. Once again they told me that they sent it to the IRS. The IRS states they never got it and would never accept it even if they did. This has been going on since XX/XX/XXXX. It is now XX/XX/XXXX and I have yet received my {\$340.00}. I keep getting the run around from netspend. I am XXXX and have been treated like trash by netspend and still nothing has been resolved. I am at my ropes end. This has caused so much emotional distress having to go through this. I want my {\$340.00} from netspend they have been holding it for nearly 3 months.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company

VA

224XX

Web

06/04/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

No

1401967



# Prepaid Card Complaints with Consumer Complaint Narrative:

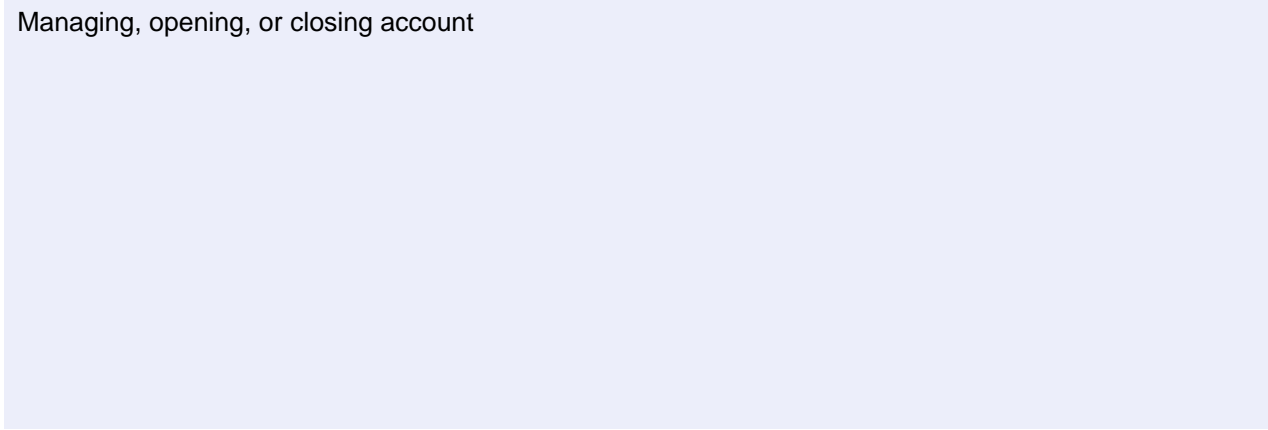
Based on Consumer Complaints

06/01/2015	Prepaid card	General purpose card
05/30/2015	Prepaid card	General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account



Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

I have XXXX PayPal accounts. PayPal restricted all accounts in XXXX 2014. They were very difficult to reach. When I did reach them, they asked me to send them some information, which I promptly faxed to them. I called them once again, and they told me they would release my money in 6 months. While I was extremely unhappy about them essentially stealing my money for 6 months, I decided to wait it out. Now, it's been more than 6 months, and PayPal will not give me my money. XXXX account is XXXXXXXXXXXXX. I has {\$180.00} in it. Another account is XXXXXXXXXXXXX. It has {\$310.00} in it. The last account is XXXXXXXXXXXXX. It has {\$700.00} in it. I would greatly appreciate your assistance in getting my money back. Thank you, XXXX XXXX

On Saturday XXXX/XXXX/2015 there were XXXX ATM transactions made to my SERVE prepaid card, A card issued by some branch of AMERICAN EXPRESS. The transactions were for {\$200.00} each for a total of {\$400.00}, On XXXX/XXXX/15 I went on-line saw the error and immediately reported it to the XXXX, They sent me a fraud affidavit I filled it out and returned it on the XXXX/XXXX/15. on the same day XXXX/XXXX/15 I got an email stating that the dispute was denied and my account had been closed. It also says I have the right to any documents they may have relied on in making there decision. So I called and said I did not make the transactions and i did not know anything about them. i still have my card and i never gave anyone my card info or my PIN number. They Would not tell me how they came to there decision or give Me the documents they used. They dont even know what bank they are no one there will tell you anything. They will never let you talk to a supervisor, they put me down for a call back and I never got XXXX. I feel like they are just trying to strong arm me by telling me there decision is final, I do not think that they did any kind of investigation. and they definitely do not have anyproff that says i am responsible for the transactions Because I know i did not make them. Please help i am out {\$400.00} plus some

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

PayPal	MS	395XX	Web	06/03/2015
Amex	FL	321XX	Web	06/03/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with non-monetary relief	Yes	No	1399480
Closed with explanation	Yes	Yes	1399181

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/30/2015

Prepaid card

Gift or merchant card

05/29/2015

Prepaid card

Payroll card

05/27/2015

Prepaid card

ID prepaid card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

fee they charge every time the card gets used at an ATM. They are not following the law, they did not prove anything they are just trying to say it is my fault with no proof and that is not fair.

I got a gift card from my employer but did n't have the activation code. When I called in to have it activated, the lady I spoke with asked me for a bunch of personal information, which is fine. But then she proceeded to ask for my XXXX, claiming she could n't activate the gift card without it. When I said I 've never had to provide my SSN before to activate a gift card, and that I 'm by comfortable with that, she then said she DID N'T need the SSN. This seems very suspicious.

, XXXX XXXX, II, XXXX, entity number is XXXX, and the address in Delaware is XXXX, according to the CA Secretary of States XXXX XXXX. So, this company is a customer of the prepaid city payroll. I am not speaking about other Sears, but only what happened to me, that since I was added to their account, and the management kept it a secret, they had also all the powers to control it, spend it and so on. That 's explaine, why I could not get any statements from them, and was fed tomorrows. I have every check that was deposited on the statements and every XXXX says that the money were deposited into checking account, ending XXXX ( I am not going to put it here, but I will send to you ). And, of course, it was not my account, it was their account. These people, I worked for, were living of me. Shame! I want justice, and I want all the refund. Not only, how emotionally had they broke me, not even including. Thank you. Please, I will wait for your response. MY phone number XXXX XXXX XXXX. Thank you, again, with all my respects, XXXX

I called Netspend and was told I could n't open a account because I have to many cards open. I told the representative I lost my DL, bank card and social security card back and 2010. I never open cards with them and I would like to. I was denied.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Bank of America

CA

919XX

Web

06/02/2015

Citibank

CA

944XX

Web

06/02/2015

NetSpend Corporation, a TSYS Company

TX

760XX

Web

05/28/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	Yes	1399252
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Closed with explanation	Yes	Yes	1397129
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Closed with explanation	Yes	Yes	1395462
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## Based on Consumer Complaints

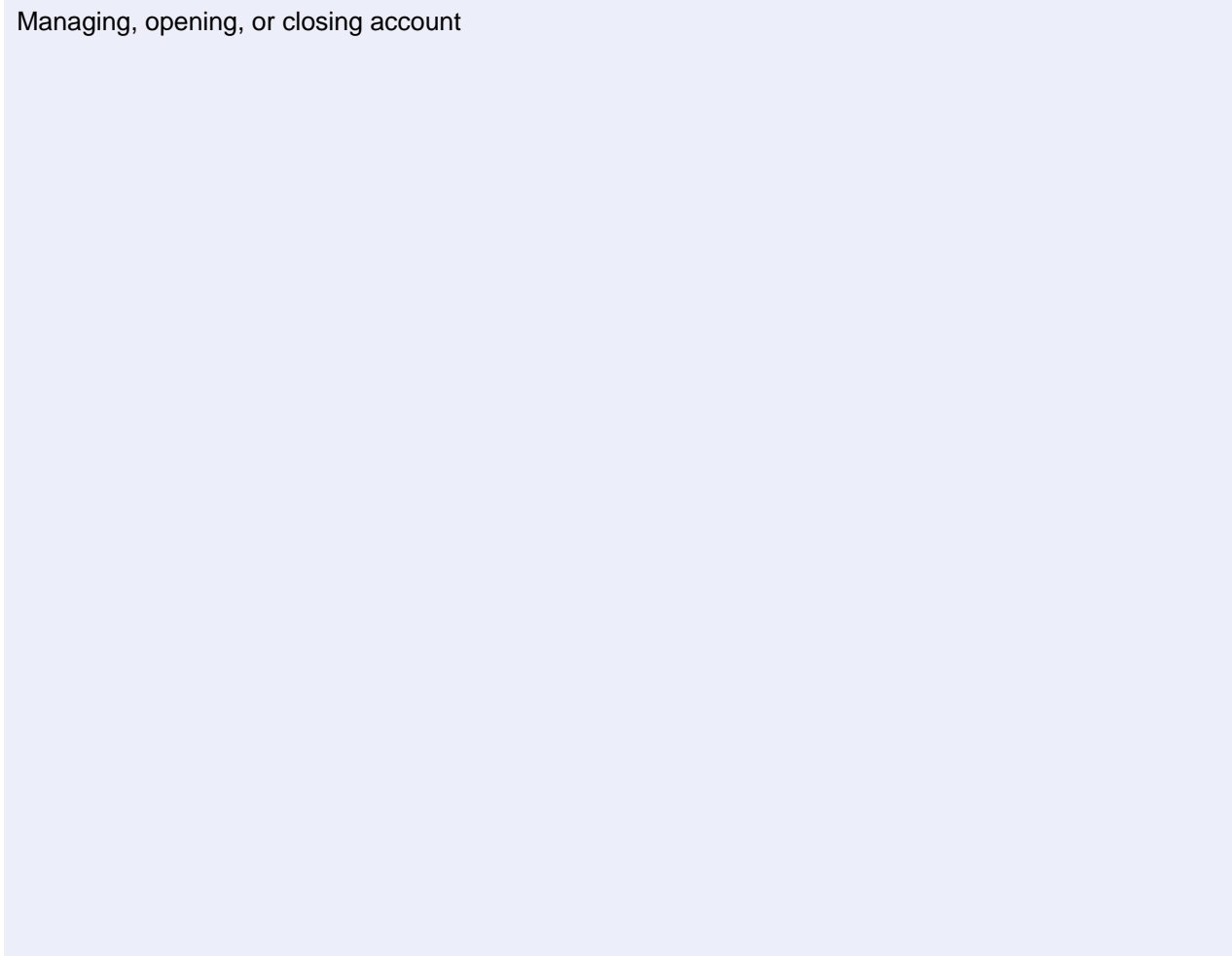
General purpose card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account



Adding money

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

I lost my card ending in XXXX. Western union pp card rep told XXXX I could buy another card at XXXX and attach the card to my XXXX account which has a XXXX monthly fee and overdraft protection. I wanted access to my account but they said I had to transfer the money and only XXXX a day which I thought was strange since the accounts were to be linked. I then noticed that every time I made a purchase they would charge me XXXX dollar I called back and after being on hold for 45 minutes I was told that my fee plans from the XXXX account was now attached to new card XXXX. I learned the next morning that I was charged another XXXX fee and that I would not be able to access my funds until XXXX XXXX when a replacement card arrives. This is created a hardship for me. If only I was given the correct information then I could have made a more informed choice I feel like western union netspend is taking advantage of me holding my money and XXXX charging me fees. They ensured me the cards linked to my XXXX account and that my employer direct deposit would be available on the XXXX card. When I talked to XXXX in escalations she informed me that it was XXXX accounts and all information told to me on the XXXX prior calls was incorrect and all she could do is reprimand the XXXX reps and forward my request to corporate when I said I will file this complaint I am still without access to my money during the holidays when my grandsons are here. I would like my money to be in XXXX and a XXXX fee credit then I will remove my money and seek a more truthful company to handle my money with our hidden and excessive fees and lying customer service representatives and a more caring escalation team providing real customer services keeping the customer satisfaction as a top priority.

On XXXX XXXX, 2015 I loaded XXXX Reloadit cards to my Reloadit safe. XXXX Reloadit cards had {\$500.00} on them. After I successfully loaded the cards to my safe I had a safe balance of {\$1000.00}. Then I loaded {\$1000.00} to my XXXX prepaid debit card. The Reloadit safe indicated that the load was successful, but

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes complaint is the result of an isolated error



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TX	762XX	Web	05/28/2015
Blackhawk Network Holdings Inc.	MS	395XX	Web	05/28/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief	Yes	No	1390468
Closed with monetary relief	Yes	No	1390364

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/23/2015      Prepaid card      General purpose card

05/21/2015      Prepaid card      General purpose card

05/21/2015      Prepaid card      General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

when I checked my XXXX account online, only {\$500.00} dollars was added to my account. I called Reloadit XXXX times to correct this situation. XXXX times the customer service person told me someone would call me. Nobody from the company has called me, nor have they returned my {\$500.00}. My Reloadit Safe account : XXXXXXXXXXXXXMy Reloadit pack number that disappeared : XXXXMy Reloadit pck number that loaded successfully : XXXXReloadit case number for this problem : XXXXMy XXXX card number : XXXX

I have a XXXX Visa Citi debit cards ( \$ 100/card XXXX and realized the expiration was XXXX on XXXX cards. I called today and they told me they would not reissue the cards. The cards are definitely less than 2 years old so this restrictive timeframe is not consistent with the direction provided by your site XXXX that a 5 year time frame would be allowed XXXX.

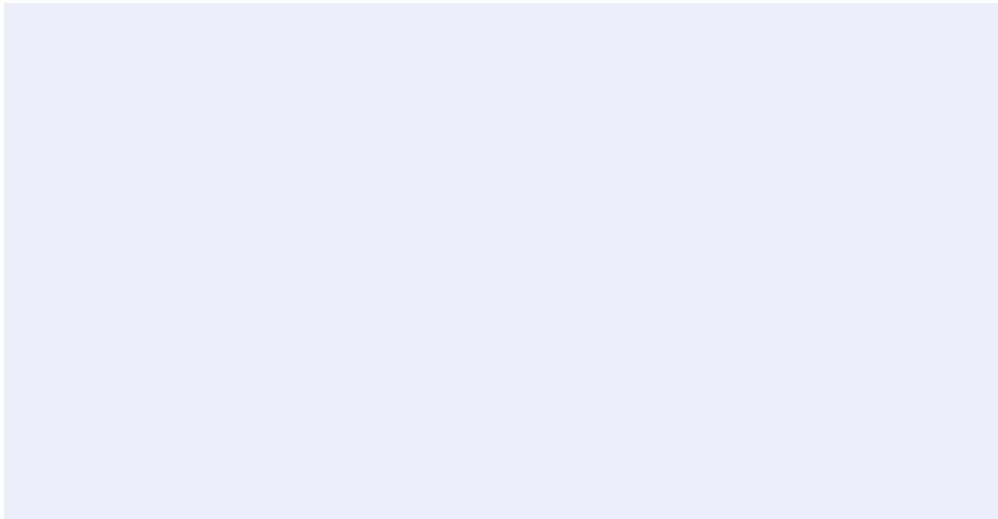
Was told I must purchase a XXXX pack to open a safe account on line to put my money in before I could access my money my prepaid XXXX card. After loading my money onto my safe account, XXXX, I went through circle after circle of technical difficulties and I couldnt access my money. After a month of trying to reconcile this problem, I finally requested a refund of my money, they said it would take XXXX business days to receive it. After XXXX days came and gone still no money, called cooperate office spoke with XXXX at Blackhawk Network, she said some how refund was canceled she apologized and had no clue who did it, then assured me I would have my refund in XXXX business days. XXXX business days came and went, still nothing called XXXX back again some one had some how canceled my refund yet again, they apologized but will try and start refund process again which still will take another XXXX business days, Im not holding my breath!!!

I received a pre-paid debit card that was serviced by the Citi Pre Paid Program. Unfortunately, due to a financial hardship and in the midst of moving to a new house, I misplaced my card. When I recently found it, the card had expired. Citi

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank	MN	554XX	Web	05/28/2015
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Blackhawk Network Holdings Inc.	KY	403XX	Web	05/28/2015
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Citibank	PA	191XX	Web	05/28/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1390304
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Closed with monetary relief	Yes	No	1387774
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Closed with explanation	Yes	Yes	1388650
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/21/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

refuses access to the funds or send me a new card because they say the card has expired. I do not think that is right or fair. I would be ok if they charge a monthly inactivity fee but at least return the remaining funds to a hard working individual consumer who lives from paycheck to paycheck. Thank you.

I purchased multiple Visa Gift Cards in XX/XX/XXXX, supplied by U.S. Bank in {\$500.00} denominations. I experienced problems with XXXX out of XXXX cards I purchased. XXXX of which experienced fraud within 3 days of purchase, and am currently working with the bank to resolve this. XXXX were immediately locked up when I attempted to use them. When I inquired, the CSR informed me the card number was flagged for fraud in XX/XX/XXXX, 8 months prior to the purchase date. For the XXXX cards experiencing fraud, I submitted disputes in XX/XX/XXXX. I followed-up after a month, and they informed me I did not respond to the affidavit. It was never received. I asked for them to mail another. Around mid XXXX, I received an affidavit, but received it within 2-3 days of the response deadline. I called and asked if that would be a problem, and I was informed no. A month later, I called to ask for a status. I was informed once again the affidavit was not sent back and the case has closed. I called and asked for another, and clarified there are XXXX cards, and whether I should be receiving XXXX affidavits. I was informed one will be fine since all were faxed together. I followed-up in XXXX and was told it is being processed. I received a replacement card in the mail as well. I called to check the status and was told everything is being handled, and the funds would go back to the card when the disputes cleared. I just called back XXXX XXXX, about a month later, and was informed XXXX of the cases has been closed because an affidavit was not received. Turns out the card I received is also for XXXX of the closed cases. only XXXX case is pending and I was informed it would be another month before I would have an update ; XXXX XXXX. With their track record, I doubt this will be true. As for the XXXX closed cases, I was told they

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp

CA

926XX

Web

05/27/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief

Yes

No

1387146

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/20/2015

Prepaid card

Gift or merchant card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

can not process charge-backs anymore due to the amount of time that passed. They requested I send in a Letter of Consideration via fax, with the same paper-work I faxed over back in XXXX. This is where I finally decided to submit this complaint. The amount of fraud experienced is ridiculous already, but the customer service and flaming hoops they are making me jump through is even worse. In no way was this my fault. As for the XXXX cards which were flagged for fraud 8 months prior to the time I purchased them, XXXX has been resolved and the second is quite a hassle. The XXXX took almost 2 months and everything resolved to my satisfaction. However, I submitted both requests same day, XXXX separate faxes. I received XXXX replacement but not the XXXX. When I called to inquire why after waiting another 2 weeks, I was informed they have no record of the XXXX card. I now have to resubmit for the XXXX card. Which ever company owns the customer service line for mygiftcardsite.com is horrible, and U.S. Bank has some serious fraud problems. I actually XXXX searched this issue and their are countless stories. There should be compensation to all purchasers of these gift cards, and if no compensation, U.S. Bank should be severely fined for this. this is insane negligence and poor security. I fear for those who use their Checking/Saving, and credit services.

I purchased XXXX pre-paid Visa cards at XXXX at XXXX XXXX grocery store for the total of {\$1000.00} for my family as gifts each card totaled {\$250.00}, i have had numerous calls to Visa who knows the cards were compromised and where, i have had no help from them on this issue!!, I filed an XXXX XXXX dispute for {\$250.00} on XXXX of the pre-paid cards and won, leaving a balance of {\$750.00} they owe me, they sent me a replacement card with a balance of {\$55.00} on it? ( still owe me {\$190.00} on that XXXX ) then my sister was able to use hers for {\$110.00} until it was compromised and a thief stole the rest of the funds, she was told that she won that dispute but they did not send a replacement card or any way

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp

CO

801XX

Web

06/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

No

1386582

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/20/2015      Prepaid card      General purpose card

05/19/2015      Prepaid card      Gift or merchant card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

to get the funds back, they owe me {\$570.00} plus fax and other expenses thru this process, they expect me to be able to reach an associate at their phone # XXXX ( XXXX ) XXXX never returning my calls ( even though i 've faxed all per tenant information and included all info they request on the answering service ), it has been a total nightmare and their hiding behind the veil of a large corporation that offers NO help or resolution to this issue, i have a paper trail and all receipts pertaining to this transaction and have had NO help, i 've called numerous people and have NO resolution.

I had filed a dispute over @ charge someone else had made on my card. after filing the dispute the person pay me back so I did not follow through with it. about 10 days later the dispute wasn't denied which was fine. but then they closed my account and locked it this is on XX/XX/XXXX. I called and was told that I check will be cut the next day for the balance remaining in my account. I have called nearly every day since then and told told something different every day and I would like to know when I will get my money.

In XX/XX/XXXX XXXX ( XXXX ) XXXX {\$500.00} Prepaid giftcards were depleted of nearly entire amounts through fraud ( {\$1300.00} ). Soon after I contacting XXXX who turned me over to their vendor US Bank. In XX/XX/XXXX I made follow up call wondering why I had n't heard back. US Bank Operator said it takes up to 120 days before I will be contacted by phone with further instructions on how to proceed. No response. I call back again and spoke to another operator in XX/XX/XXXX. She has me fax all info and receipts to fraud dept. In addition, each card has a small balance still valid and unused. The operator closes the cards out but assures me the remaining balance 's will be applied in my refund. two weeks later in XX/XX/XXXX I receive a refund balance of {\$14.00}. I spoke to another US Bank operator and explain the refund amount is wrong. XX/XX/XXXX I receive letter claiming I had n't filed complaint within 120 days of fraud activity and they will

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

OK

744XX

Web

05/27/2015

U.S. Bancorp

CA

900XX

Web

05/22/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1385763
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Closed with monetary relief	Yes	No	1383337
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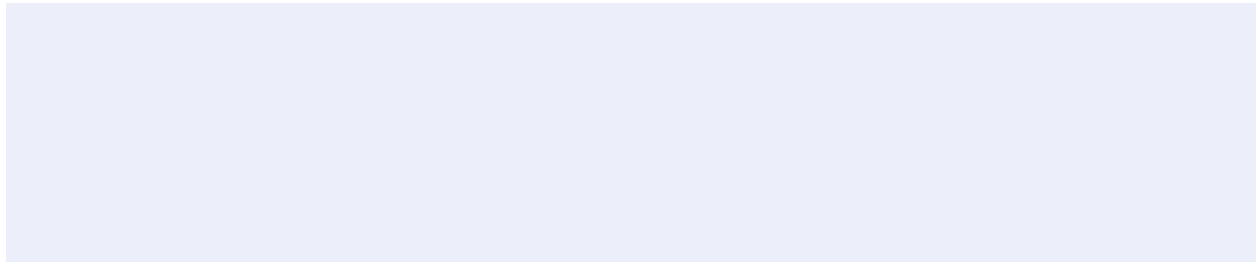
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/19/2015	Prepaid card	General purpose card
05/14/2015	Prepaid card	Payroll card
05/14/2015	Prepaid card	General purpose card
05/13/2015	Prepaid card	General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Unauthorized transactions/trans. issues



Unauthorized transactions/trans. issues

Adding money



Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

not refund my money. I call XX/XX/XXXX US Bank supervisor informs me I had n't submitted complaint within the 120 day window from original XX/XX/XXXX fraud. I inform her, clearly mistakes are being made from US Bank regarding my multiple attempts to reach a resolution. She tells me, Sorry, the case is closed, No refund. The fact they sent me a new card with a balance of {\$14.00} contradicts the 120 day filing policy excuse, why is that not subject to their rule also?

I purchased XXXX prepaid Visa Gift cards from XXXX on XXXX/XXXX/2015 issued by US Bank. I found out a week later the funds were liquidated fraudulently. I informed US Bank on the number of the back of the Visa Gift card. Weeks later they request additional information but gave me very little time to send it. I then faxed the information in XXXX. Today they said they never got the information and closed the case on XXXX of the cards because of insufficient information and closed the case. I have the fax receipt showing that I did send it in. The other card I still have not heard any information.

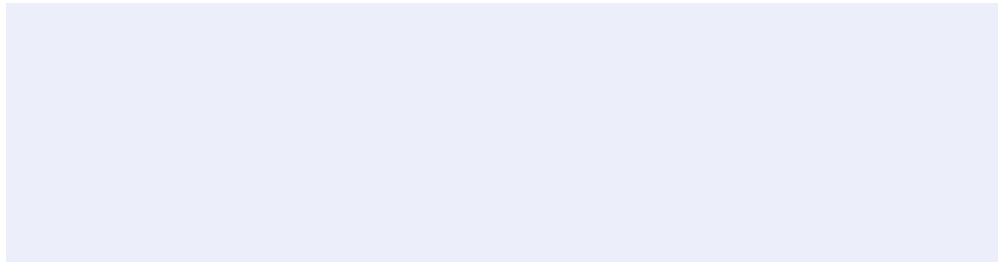
I used XXXX XXXX Visa Debit card and they took the {\$72.00} saying it was pending though it was declined to XXXX. They will not put the money back for eight days so I can not use it.

Used XXXX to load money on my prepaid PayPower XXXX card but it was not added to my account. Have a confirmation receipt from XXXX, have the actual hard copy of the receipt that I have emailed XXXX times to the company and called close to a dozen times, spoke with several supervisors but yet over and over again they pass the buck and can not offer a resolution. It has been almost a month and still they have not credited my money.

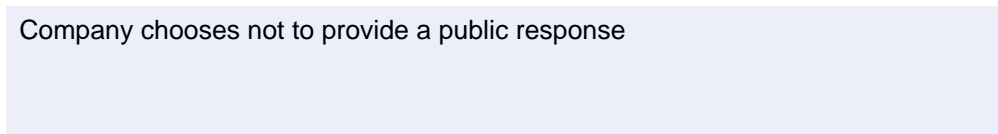
The gift card I bought was already used up so there was no money/balance on the gift card and American Express is refusing to help ( it is an American Express gift card ).

# Prepaid Card Complaints with Consumer Complaint Narrative:

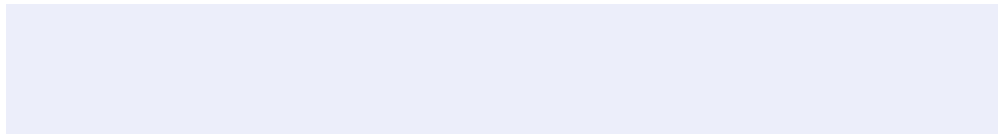
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp	CA	926XX	Web	05/22/2015
Citibank	OK	731XX	Web	05/15/2015
Blackhawk Network Holdings Inc.	FL	330XX	Web	05/15/2015
Amex	CA	913XX	Web	05/14/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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Closed with monetary relief	Yes	No	1384359
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Closed with explanation	Yes	No	1376295
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Closed with monetary relief	Yes	No	1376730
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Closed with explanation	Yes	Yes	1374371
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/13/2015      Prepaid card      Gift or merchant card

05/13/2015      Prepaid card      General purpose card

05/12/2015      Prepaid card      General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Overdraft, savings or rewards features

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

I bought XXXX {\$500.00} Gift card issued by U.S. Bank National Association at XXXX 's in XXXX, CA in XXXX. I still have the physical card, original receipt. I planed to gift them to my friend for his birthday. When I checked balance before I gave them out in XXXX, They were showing less than {\$20.00} on each card. Some XXXX made purchased in XXXX, Rhode Island. I have never been there and I have my cards all the time. I called customer service, a rep shut down my account and my account was under investigation. I called them back in XXXX XXXX, the operator said my case was still in investigation and there was no time frame and there was no guarantee that I would get my money back. I am worried because {\$1500.00} is a lot of money. Then I started to do research online. I found out there are a lot of gift card fraud in XXXX California and US bank has very bad reputation. Some victims waited 7 months but No one got money back after investigation. There are a lot of victims out there like me. I attached a blog link XXXX XXXX

On XXXX XXXX, 2015, I purchased a starter XXXX Netspend prepaid card at a local XXXX grocery stores. I added {\$96.00} as a starter value and paid a {\$1.00} fee. Upon trying to activate the card, I was getting an error. After XXXX hours on the phone and being lied to by various agents at the Netspend company, I finally was told that due to "suspected fraud" the account has been shut down and I would be getting a refund check within a week. No further information was given besides multiple calls. It is now XXXX XXXX and I still do not have my refund ... .or a refund of the activation fee.

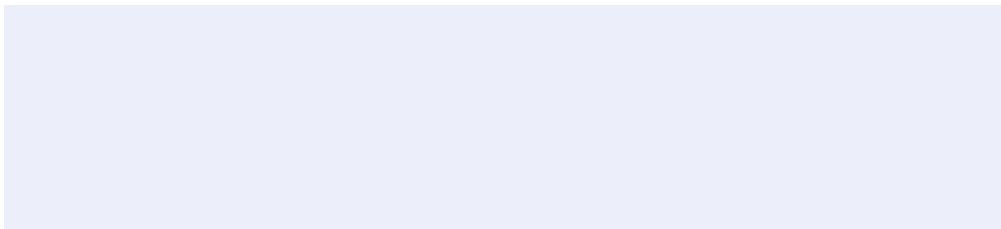
Ok there was a charge on my American Express card which was unauthorized XXXX I made the dispute threw my bank and they did not handle it properly they said that the merchant contact them saying that they had already paid me in a form of check I never received any check plus I thought that the money had to be put back into the card oh another the check is not even under the account holder

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp

CA

926XX

Web

05/14/2015

NetSpend Corporation, a TSYS Company

TX

787XX

Web

05/14/2015

Amex

CA

913XX

Web

05/13/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief	Yes	Yes	1373793
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Closed with explanation	Yes	Yes	1373903
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Closed with explanation	Yes	Yes	1371040
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/12/2015	Prepaid card	Payroll card
05/11/2015	Prepaid card	Government benefit payment card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

{ \$4800.00 }

On XX/XX/2014, I paid a bill over the phone for my daughter. The card company XXXX card issued by XXXX bank deducted funds from my account immediately. Apparently three days later when the gas company attempted to complete the transaction and collect the funds, it had been resended by the card company. I was told that it took too many days. My daughter had to pay by other means along with a late charge in XXXX. Since then I disputed the charge, provided proof it was paid another way and the card company is still refusing to refund my funds.

On XXXX XXXX, 2015 after a purchase of { \$8.00 } at XXXX, I had a { \$260.00 } ending balance. The following morning, when I attempted to get gas on XXXX XXXX, 2015 ( It was not a funny XXXX Joke ), I discovered the account had a XXXX dollar balance. I immediately contacted Direct Express to no avail. I was told it was being researched and that the card was not FDIC covered ( which is untrue ). I was told they did not have to follow FDIC rules, nor did they have to respond in any certain time frame or replace my money to my card. This situation has been going on over 30 days now, with still no resolution. I have called multiple times a week since this incident happened, with no resolution in sight. I have called the FDIC and have filed a complaint. After this incident on XXXX/XXXX/15, my card was compromised on XX/XX/XXXX-XX/XX/2015 by someone in XXXX XXXX, who XXXX up over { \$900.00 } in XXXX charges. Direct Express/XXXX refunded my card { \$400.00 } and is reviewing the FRAUD ( 90 day process ). I filed an FBI report and Police report. I filed all necessary forms requested by Direct Express. However, the company refuses to address the { \$260.00 } that went missing PRIOR to the XXXX XXXX and XXXX, 2015 FRAUD happening. \*\*\* In the process I have received a closing notice for my electricity, due to the fact that the { \$260.00 } went missing from my account. This card belongs to a XXXX person, with no other means to support themselves. This matter needs immediate

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company

FL

347XX

Web

05/12/2015

Comerica

FL

335XX

Web

05/12/2015

## Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/11/2015

Prepaid card

General purpose card

05/10/2015

Prepaid card

Gift or merchant card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

resolution! Note : My docs are to large to upload to this complaint.

I have XXXX PayPal accounts. PayPal restricted both accounts on XXXX XXXX, 2014. They were very difficult to reach. When I did reach them, they asked me to send them some information, which I promptly faxed to them. I called them once again, and they told me they would release my money in 6 months. While I was extremely unhappy about them essentially stealing my money for 6 months, I decided to wait ti out. Now, it 's been more than 6 months, and PayPal will not give me my money. XXXX account is XXXXXXXXXXXXX. I has {\$830.00} in it. The other account is XXXXXXXXXXXXX. It has {\$40.00} in it. I would greatly appreciate your assistance in getting my money back. Thank you, XXXX XXXX

XXXX is a credit card from American Express created in conjunction with XXXX.I had my back pay from XXXX XXXX deposited on this card.They currently have XXXX of my back pay money held captive and wo n't release it to me.They XXXX froze it because of a spending limit being reached.So I asked to have the balance wired into my bank account, but they said they could n't do it.So, I asked if they could wire it through XXXX XXXX ; they said they could n't do that.So, I asked if they could mail it to me, they said yes, but I have n't received it yet.it 's been a few days short of a month since their promise to mail it.They keep giving me XXXX story after another.It seems to be just XXXX lie after another.I just want my money.Neither my wife or I work.We desperately need this money to pay bills and to take care of our kids.Can you please help us get our money from American Express or XXXX XXXX ; or whomever has a hold on our money.This has been going on now for over a month now.I call customer service, they put me on hold, and they come back a few minutes later with fake promises to get me my money.They claim to have put a trace on the check that they suppose to have mailed on the XX/XX/XXXX.I have n't gotten any feedback on that trace yet.They just keep telling me whatever sounds good to string me along further and

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

PayPal

MS

395XX

Web

05/12/2015

Amex

GA

300XX

Web

05/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with non-monetary relief	No	No	1370773
Closed with monetary relief	Yes	No	1368594

# Prepaid Card Complaints with Consumer Complaint Narrative:

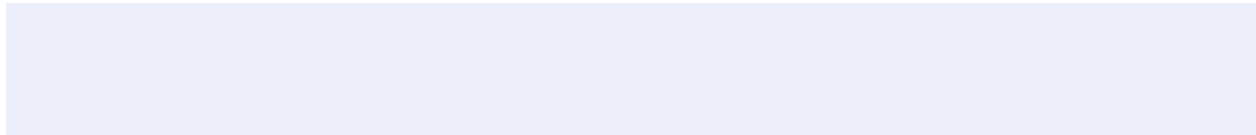
Based on Consumer Complaints



05/08/2015	Prepaid card	General purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

further. So, I'm currently pursuing legal action because I do n't know what else to do. I've given them ample time to release my funds but they wo n't. If you can help me, please do. My family and I would greatly appreciate it.

I bought an online subscription to XXXX for approximately {\$120.00} dollars. I had signed up with my personal email account which I had a non-subscription account with the same website for previously. In XXXX 's system my subscription was then associated with the former/old username not my new username/account. When I contacted XXXX Customer Support they were to contact me back in 48 hours and did not. I then called their Customer Service and was told I would not be issued a refund and that this problem was impossible. " I then indicated that I would dispute the transaction with my credit card company, American Express. I opened the credit dispute with American Express eventually providing them with the Customer Support attempts at contact I had with XXXX and a Screen shot of my account from XXXX. This screen shot showed that I could not check my messages as my paid subscription was not recognized and for which American Express had record of withdrawal from my account for the transaction. I then called several separate divisions of American Express Customer Service and told them that was all the information that I had and that they could either be diligent & vigilant in attending to this matter and getting me my money that I was defrauded back or not. I was also told that I could not further escalate my concerns when multiple managers in their Customer Service divisions lied and told me they could not put me in contact with the corporate office. I then found their corporate office number online and called the following day. I received a call back and explained the issue and again stipulated that American Express should follow through on my legitimate transaction dispute and resolve the matter in a timely fashion. I received a call back a few days subsequent to that call from another person in their corporate office. I missed this call due to work and when I called back I left a voicemail

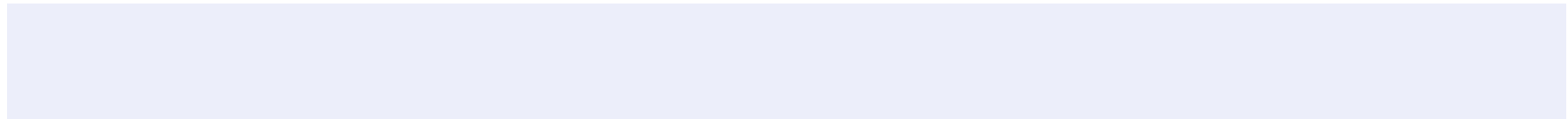
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Amex

TX

770XX

Web

05/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with explanation

Yes

No

1367919



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/08/2015	Prepaid card	ID prepaid card
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05/07/2015	Prepaid card	Mobile wallet
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

explaining my reason for calling and requesting callback. Yesterday marked a full calendar week and several business days between their last call back and my last request for a call back. I left a voicemail largely stipulating the same information as my XXXX voicemail and this has not been returned.

On XXXX XXXX, 2015 I placed money on my prepaid debt card to make a final payment to a pawn shop. This final payment was made to receive my merchandise on the same day. It was so unfortunate the company was given my card to make the final payment of {\$190.00} and then I was told that I did not have the money on my card to make the payment. THIS WAS a lie! I had all documents to prove the amount I actually had on my account. The company argued with me that they never got paid my funds. Although I was able to show proof with my documents from my accounts. To this day XXXX XXXX, 2015 this situation has not been resolved. The PLS company district manager has been notified, and is aware of this situation as well as the XXXX Bank that processes prepaid transactions. The corporate office of the XXXX XXXX XXXX XXXX has been notified in their accounting department. The company has been in touch with me and they are stating to me their bank Never Received my payment. XXXX way conversations have been made with the district manager of PLS in the XXXX area, and the XXXX XXXX XXXX XXXX in XXXX XXXX is trying to get the money put back on my prepaid card, so I can receive my merchandise that belongs to me. The district manager at XXXX promised on XXXX XXXX, 2015 at XXXX pm it would take XXXX hours for their team to do the investigation. I have not heard from this woman nor her investigation team. I have gotten the run around from XXXX parties. I have tried reporting to the police department, only to be told that this is a civil matter. Please notify me on what I should do next in this bizarre situation. I want what is due me XXXX.

I used the services of Reloadit.com which is a funds loading service for certain

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

PLS GROUP, INC

TX

770XX

Web

05/18/2015

Blackhawk Network Holdings Inc.

SC

294XX

Web

05/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief	Yes	No	1366749
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Closed with explanation	Yes	No	1365963
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints





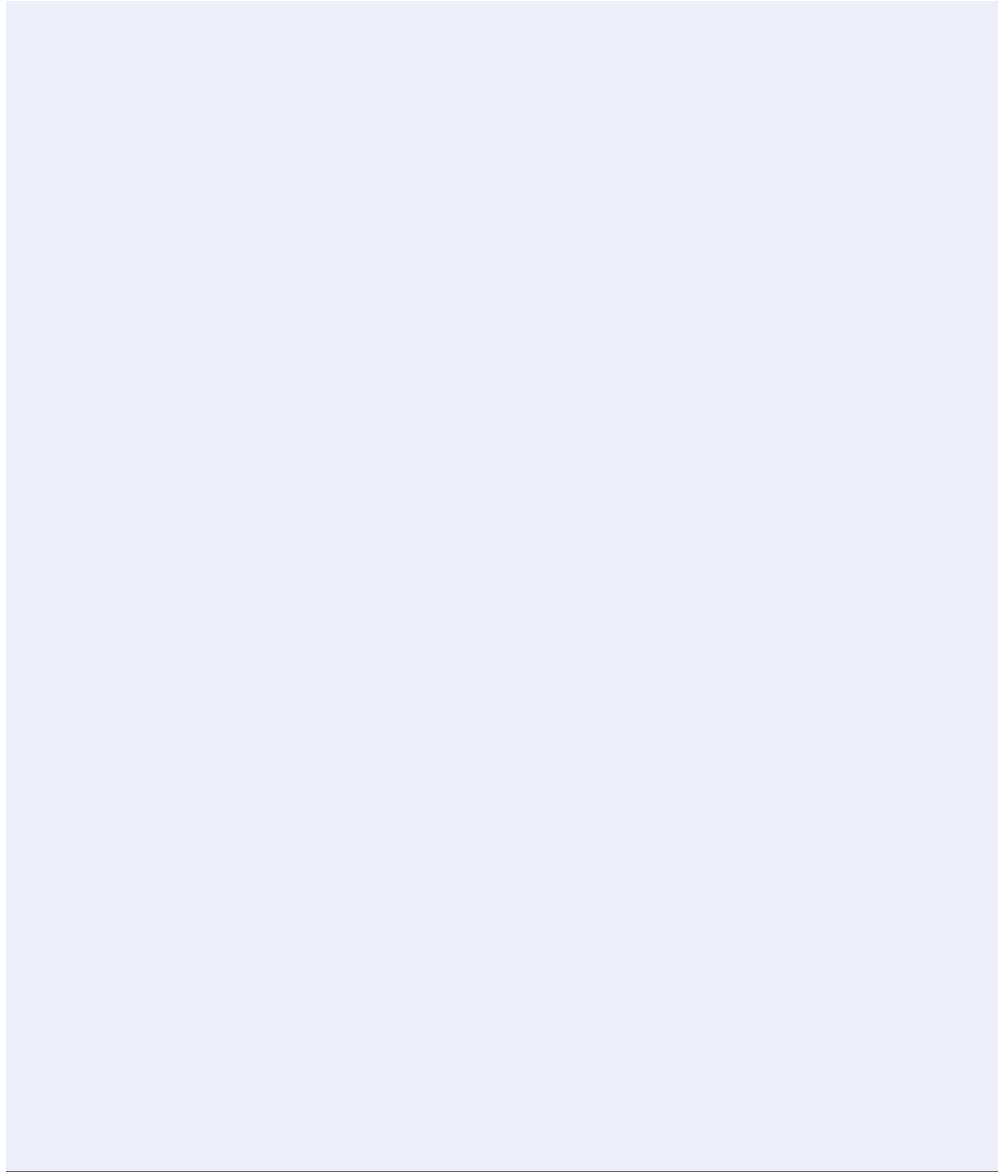
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

brands of prepaid debit cards. I have used the service successfully in the past. About two months ago I attempted to load funds to a prepaid debit card but I was unable to do so. I received an error message after every attempt, so I contacted Reloadit customer service. They forwarded my request for assistance to the IT department, who contacted me several days later after. Reloadit sells scratch off cards containing XXXX digit pin numbers at various retail stores across the country. The pin numbers can be redeemed at [www.reloadit.com](http://www.reloadit.com) and turned into digital funds that can be loaded onto prepaid debit cards. Reloadit.com provides users with their own online account which serves as a go-between, or a "safe" in which users can store their pin codes until they want to load them onto a prepaid debit card. There is a waiting period of XXXX hours after the time of purchase before users can add any funds to their prepaid debit cards. During this time however, users can keep the funds in their reloadit.com safe. This is where my issue begins. I left XXXX pin codes in my safe worth {\$500.00} each prior to attempting to load them to a prepaid debit card. I received an error message when attempting to add my funds to the prepaid cards. This is when I contacted customer service about my issue. Overall, customer service and the IT department proved to be very unhelpful. The IT rep named XXXX told me that I needed to email photos of the Reloadit scratch offs and their receipts. I did so promptly. I was then told that my pictures were not good enough and I needed to resend them. I did so promptly. Then I was told that I needed to take pictures on different backgrounds. I told XXXX this was not possible since I no longer had the physical receipts and scratch offs. The pictures I sent him had been taken prior to me contacting customer service, as I took pictures of the receipts and scratch offs just in case I did misplace them. He then instructs me that I should travel XXXX hours away back to the store at which I bought the Reloadit scratch offs and request that the store dig through their system to find another copy of my receipt. I informed

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/06/2015

Prepaid card

Gift or merchant card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

In XXXX, my friend purchased a {\$300.00} MasterCard gift card ( plus {\$5.00} in fees " ) at a local grocery store ( XXXX ). According to the packaging, it was issued by the US Bank National Association. She gave it to me later in the month or early XXXX. In XXXX, I decided to use it. The instructions said to register it online prior to making an online purchase. I attempted to do so at XXXX - the site listed on the packaging. The site told me they could n't find the card so I called the customer service number - XXXX. According to customer service, the card was not activated at the point of purchase and I was directed back to the store. I went to the store ( WITH the receipt for the gift card ) where the baffled manager said he could n't help me and HE called the customer service number and they advised him I should call back with instructions. I returned home, called the number, and the rep told me I would have to fax the receipt, along with a copy of the gift card ( front and back ) to the attention of Gift Card Activation " at XXXX. She said it would take 7-10 BUSINESS DAYS to activate the card. I did this on XXXX XXXX. On the XXXX day, the card was STILL not activated. I called AGAIN and the rep told me they would escalate " the matter -- but refused to find out if even the fax was received as that was a different department. " When transferred to a supervisor - she told me the same thing. ( But how can you escalate " something that is ALREADY late on your part?! ) She took my phone number ( which was already on the fax I had sent ) and said someone would call me back in 24-48 hours. After 48 hours passed without a call, I called them. The supervisor then explained that it was n't 24-48 hours in day time -- it was 24-48 hours -- BUSINESS HOURS. ( Have you EVER heard THAT? ) Which, he told me, would be five more days before I would hear about ANYTHING. This is OUTRAGEOUS! I asked him for the name of the company he worked for and he said, Card Services. " I asked for the physical address so I could put it on the complaint form to the XXXX Attorney General. He refused to give it to me and could only tell me

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp

PA

189XX

Web

05/07/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief

Yes

Yes

1363840

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



## Based on Consumer Complaints

General purpose card


General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

that the business was located in XXXX. So, after being told the card would be activated in 7-10 business days, it was n't. Now I am lucky " enough to have this matter escalated " so it MAY be five MORE days before a single person calls me and will probably tell me they never received anything. "

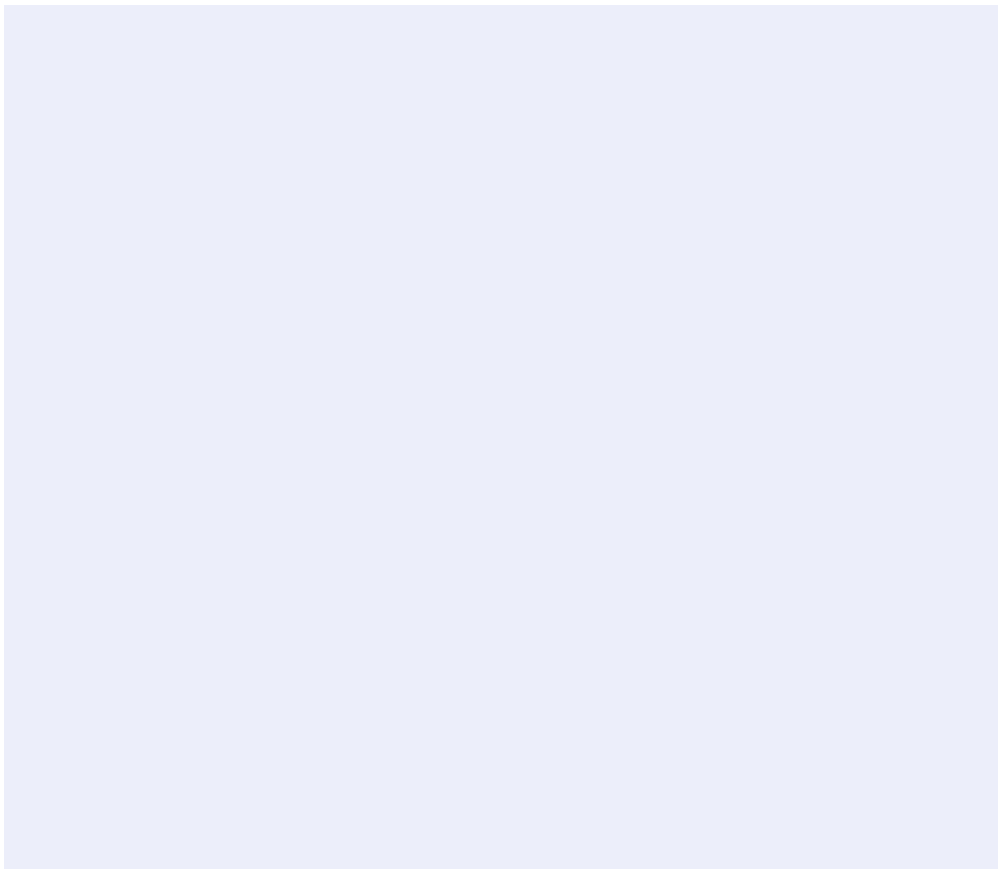
We received a credit card in the mail for my XXXX year old daughter. I contacted the company, netSpend, and they told me that they received her name from a good credit list. This is impossible as she is XXXX and has no credit.

On XXXX XXXX 2015 @ approx. XXXX pst, I went to the XXXX located on XXXX XXXX XXXX XXXX XXXX, XXXX, NV XXXX for an ATM withdrawal. The ATM gave me an error message of "unable to process request" and gave me XXXX options- try new transaction or give back card, knowing what my true balance was I knew this was a mistake so I opted to try new transaction and received the same message "unable to process request", so I decided to press the "give back card" option and go to the XXXX XXXX on XXXX XXXX XXXX XXXX XXXX, NV (Note: My Bluebird American Express Prepaid Credit Card is through XXXX). I went to the ATM machine at the XXXX XXXX and it was out of service so I then asked a XXXX employee if the Bluebird card allows me to do cash withdrawals at the XXXX XXXX, the XXXX employee stated yes, so I swiped my bluebird card on the keypad at the register and the XXXX employee asked how much I would like, I stated "XXXX", the XXXX associate received an error message of "unable to process transaction error message", so she asked me to swipe my card again, so I swiped my card per the XXXX associate request and received the same error message "unable to process the request" so I asked can we do a balance inquiry, she said yes and balance inquiry stated I had XXXX, prior to going to the ATM I had just checked my account and had a balance of XXXX, so I went back to work since I was on my lunch hour, logged into my account and it showed I had a ATM withdrawal of XXXX on XXXX XXXX 2015 Transaction ID # XXXX, I grew very

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company

CO

802XX

Web

05/07/2015

Amex

NV

895XX

Web

05/07/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

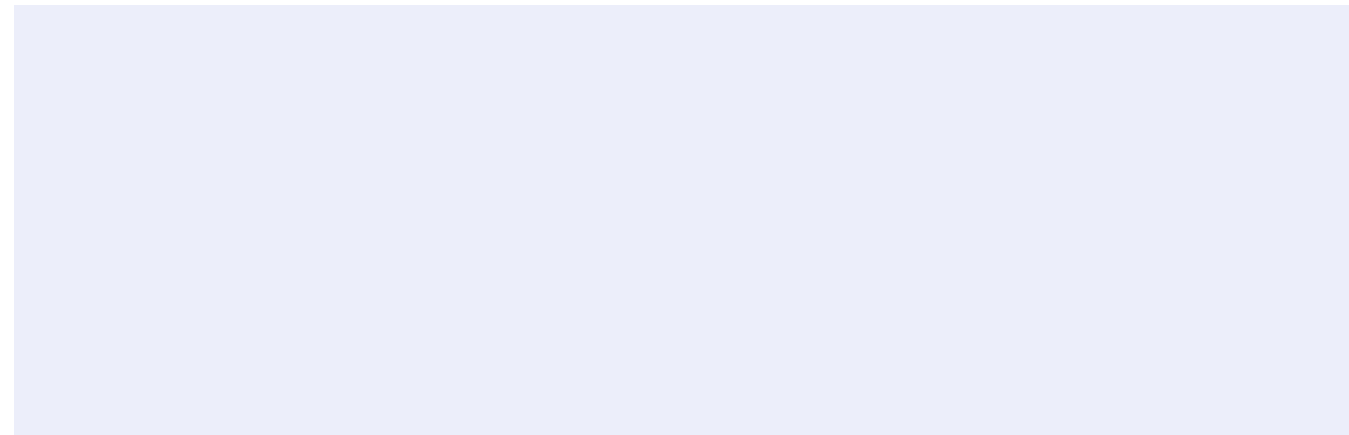
Based on Consumer Complaints

Closed with explanation	Yes	No	1363152
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Closed with monetary relief	Yes	No	1362650
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



05/04/2015

Prepaid card

General purpose card

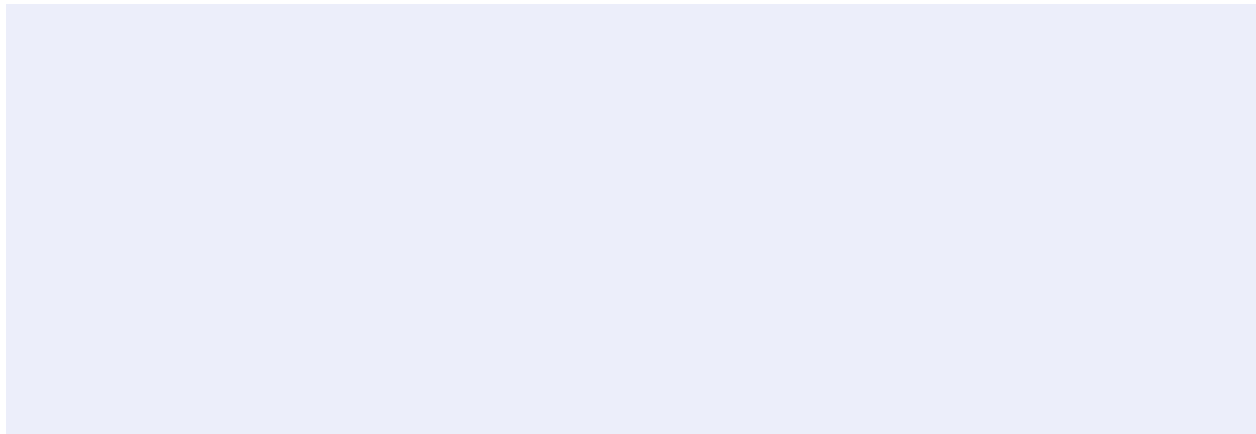
05/04/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

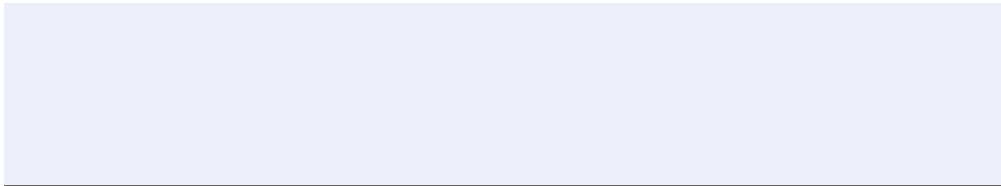
concerned with this information since I came to work at XXXX and work nights and sleep during the day and I am VERY detailed and diligent with my finances, I contacted American Express at their Customer Service # ( XXXX ) and spoke with XXXX " at approx. XXXX PST on Tuesday XXXX XXXX 2015 who confirmed that they had showed in their system that the ATM did NOT give me the funds and that I " the customer would need to write a letter to an address that she was going to provide ( which is also can be found at bluebird.com ) and American Express would investigate further. I then requested to speak with a supervisor who left me on hold for an obnoxious period of time which at that point I disconnected the call because I was at work and decided to file a complaint.

Hello, My name is XXXX XXXX. I am writing in regards to a complaint about American Express Bluebird Card # XXXX. XXXX XXXX, 2015, I submitted a Bill Payment of : {\$67.00} to XXXX XXXX. To date, this payment has yet to be posted to my Credit Card account as a payment, and I can not receive any assistance from your overseas Customer Service agents. They tell me this the payment was completed, and paid out, but can not prove such with a date stamp, copy of a check or signature of who signed and where they cashed the check. Your service is the utmost inaccurate and dubious thing I have ever come across. I would like to know where my money is and why it has not been posted to my CreditCard account. My Credit Card customer care team requires proof that they cashed the check and your XXXX agents are not very resourceful and helpful in getting this resolved. I am very angrily awaiting a response from your disputes team and hopefully from American Express Corporate.

On XXXX XXXX, 2015 I checked my American Express Serve Card balance and had approximately {\$380.00} dollars available. This was to be used to pay a bill so on Monday, XXXX XXXX, 2015 I checked my balance again so that I could withdraw the money to pay my bill and my available balance was {\$9.00}. I

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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Amex	NC	282XX	Web	05/06/2015
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Amex	NY	115XX	Web	05/06/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

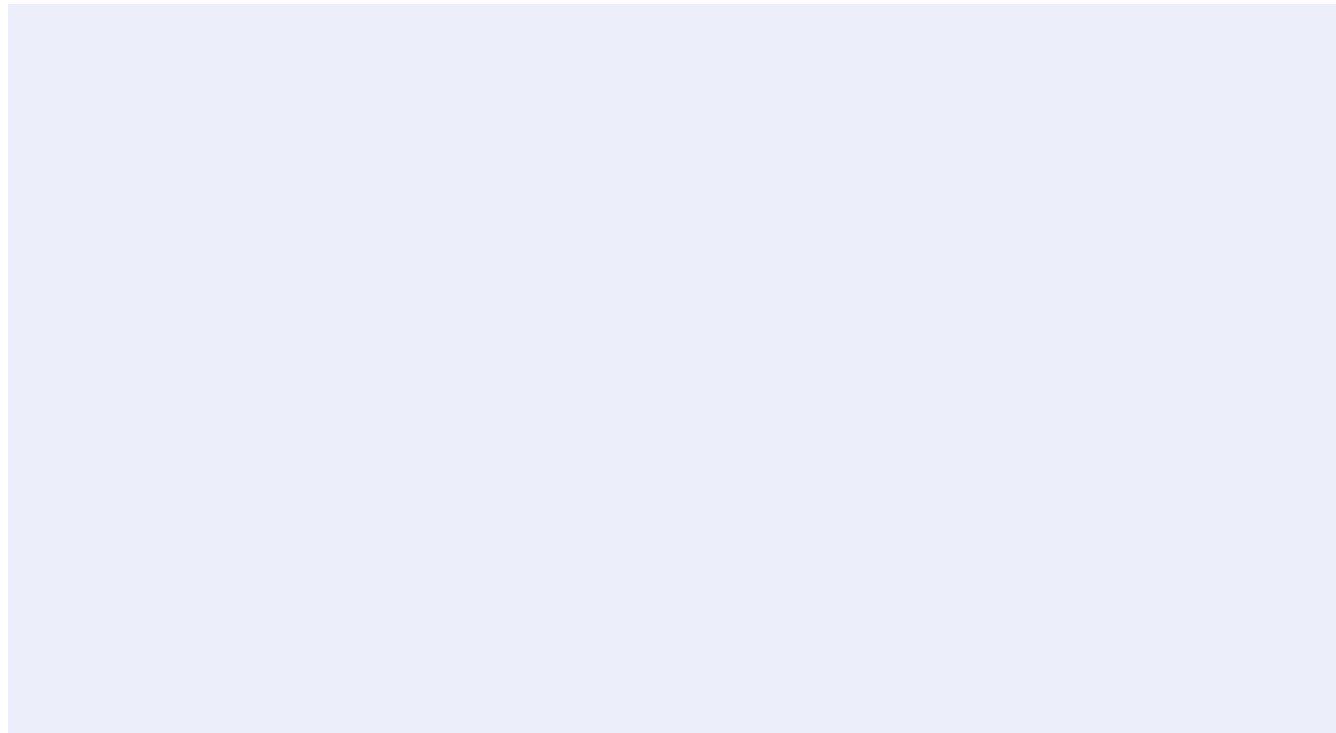
Based on Consumer Complaints

Closed with explanation	Yes	No	1360332

Closed with explanation	Yes	Yes	1358673
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



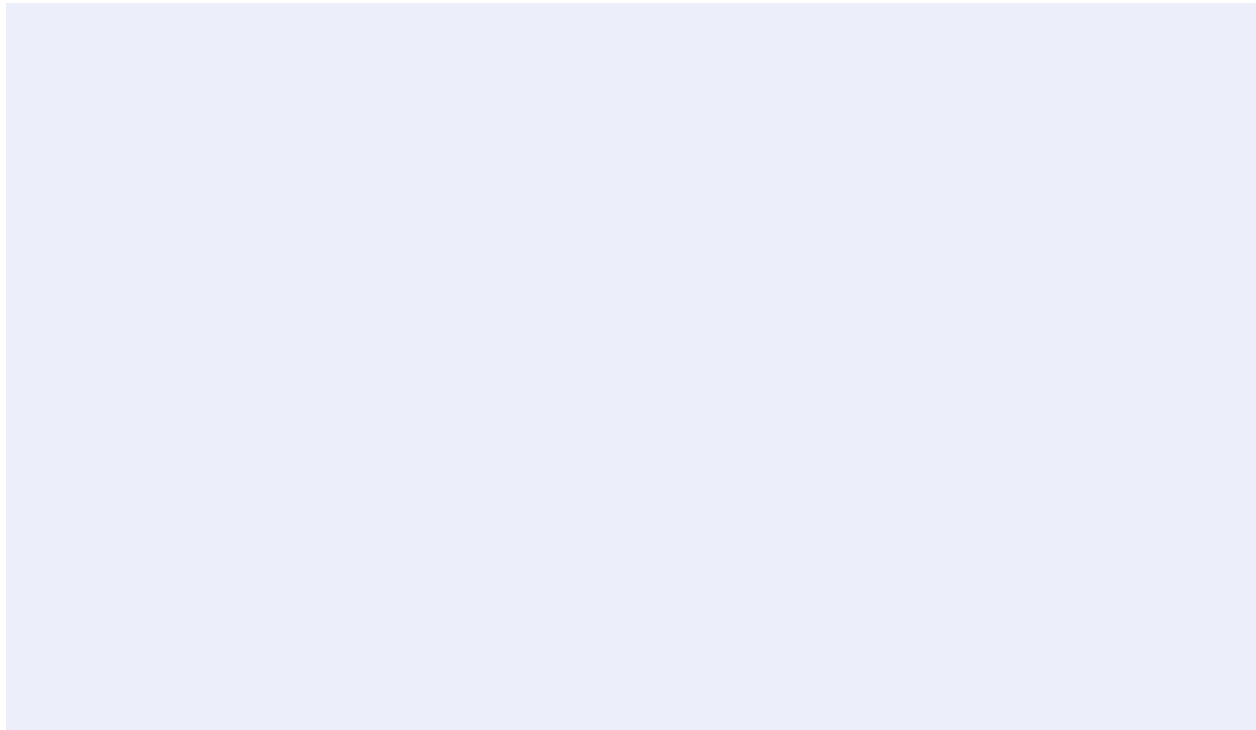
05/04/2015

Prepaid card

Mobile wallet

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

immediately called American Express Serve and explained to them that for some reason I only had {\$9.00} available when I should have had {\$380.00}. I saw that there were XXXX transactions for {\$120.00}, {\$120.00} and a pending charge for {\$120.00}. They all were from XXXX. I requested a fraud dispute document. I explained on the document that I did not make the charges and did not authorize anyone else to make them on my behalf. However, a couple of days later I received an email from American Express Serve that they had done the following: 1. Closed my account. 2. Determined that the charges were valid. I again called American Express Serve and asked them how they came to that determination especially since I did not charge anything from XXXX, and did not authorize anyone to do so. Afterward I was told to read paragraph XXXX of the User Agreement. Upon doing so, it gave me no information regarding fraudulent transactions, or how I would get the money back that was taken from my account. Furthermore, the email that was sent to me said I could request what information lead them to determine that there was no fraud. However, when I called Amex Serve they kept referring me to paragraph XXXX and no help regarding what they found or how I will get the money that was taken from my account.

Experienced identity theft fraud involving my PayPal account. Someone obtained my PayPal password and used it on XX/XX/XXXX to make an eBay purchase ( not from my account ). Paypal reversed this charge and password was changed. Despite this, on XX/XX/XXXX my account was again used to make XXXX eBay purchases for computers, shipping to a name/address unknown to me. On filing claim, PayPal positively closed XXXX case in the amount of {\$2100.00} but on other virtually similar case for {\$2200.00}, PayPal closed case upholding the transaction. As of XX/XX/XXXX, they are still planning to submit an ACH bank account withdrawal from me for {\$2200.00}. This despite calling their fraud department twice to appeal and sending them further documentation, which I had

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

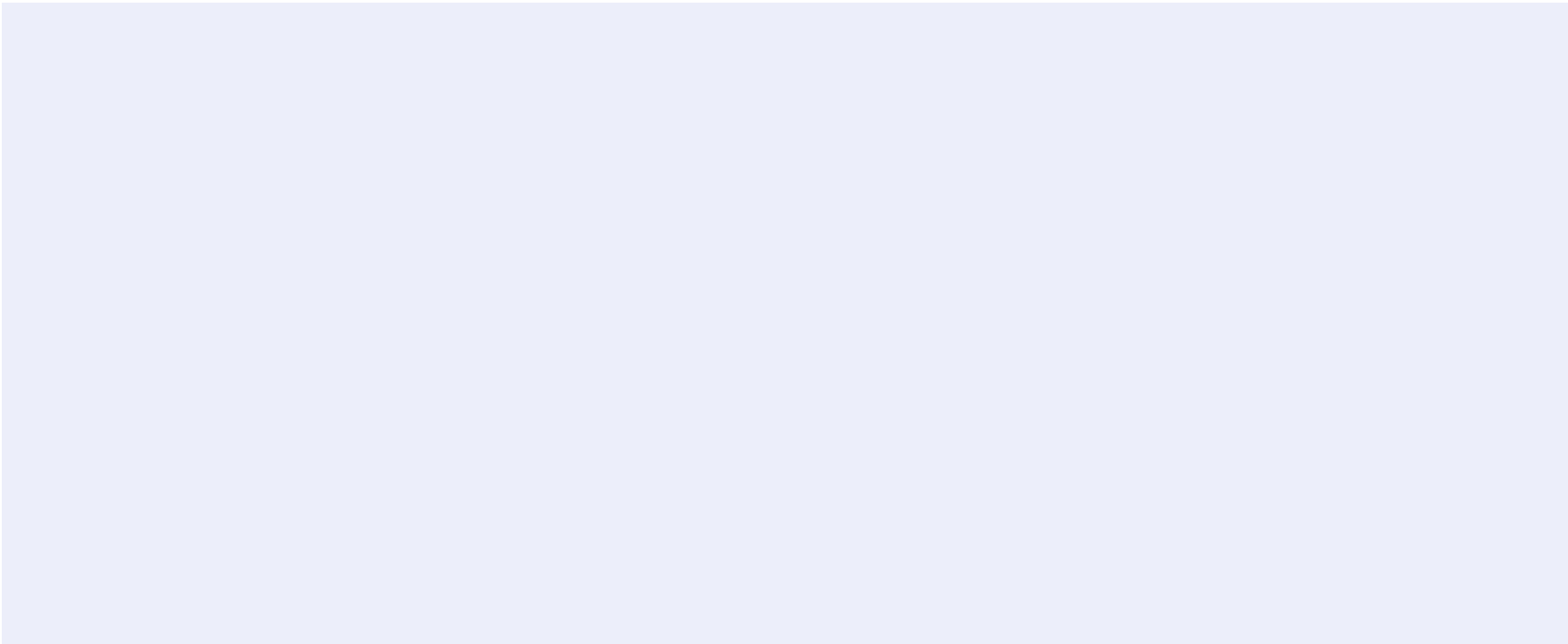


Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

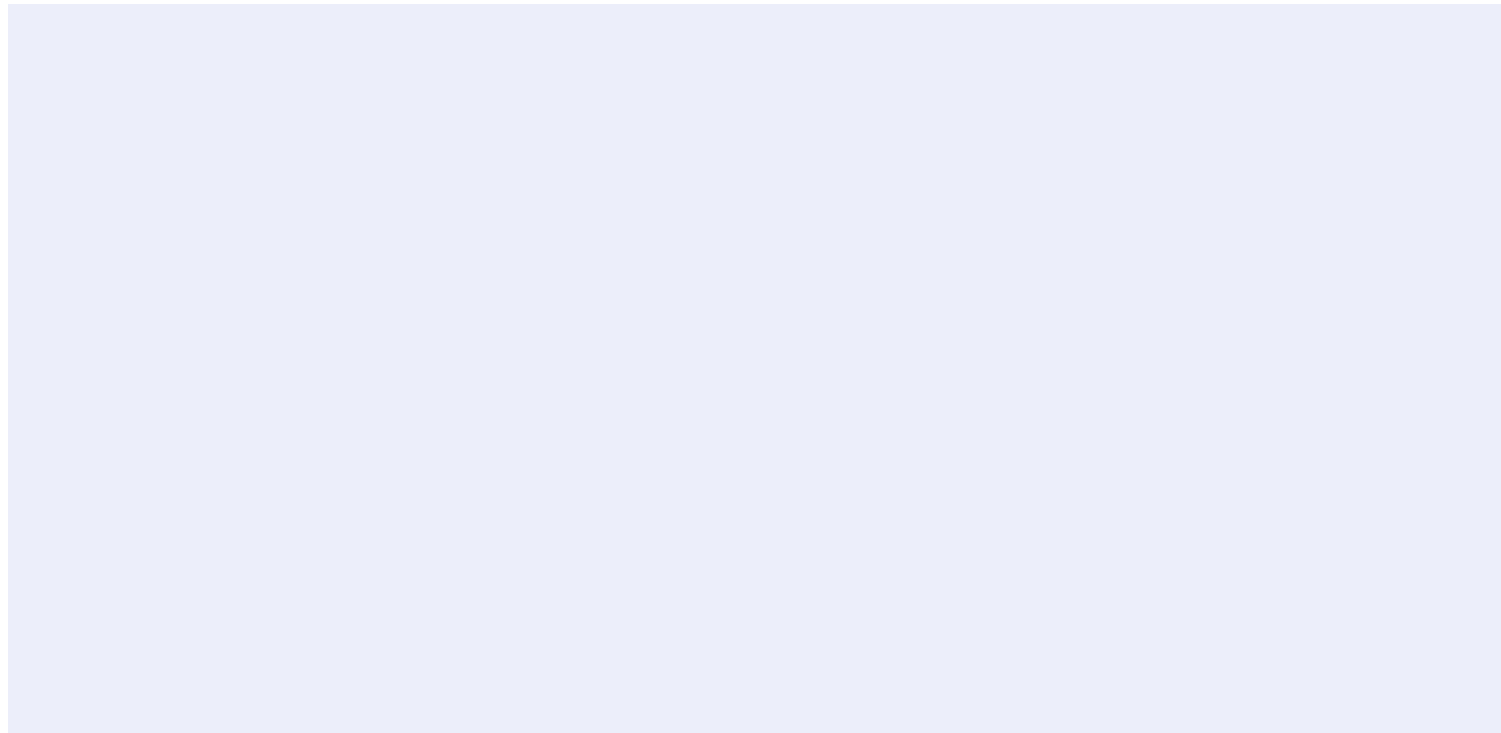
Based on Consumer Complaints



PayPal	AZ	852XX	Web	05/04/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with non-monetary relief

Yes

No

1359376

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

05/02/2015

Prepaid card

Gift or merchant card

05/01/2015

Prepaid card

Government benefit payment card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

informed them included police report and FTC complaint. Not only am I suffering from identity theft fraud, but PayPal is treating me as the criminal instead of the victim. I simply can not understand their actions here despite informing them via phone this violates Fed Regulation E as pertains to fraudulent transactions. This is complete fraud! The transaction did not come from my eBay account and was not shipped to me or to a person I know. I've been a member of PayPal since XX/XX/XXXX and never had such transactions on my account in the past 15 years! Since this occurred, I have filed XXXX, AZ police report, filed FTC identity theft complaint, filed FBI Internet Criminal Activity Report ( IC3.gov ), placed a fraud alert on my credit bureau files, and notified my bank. I would like help in communicating/discussing with PayPal at higher levels than their front line customer service agents which appear unable to understand or resolve the issues. I'd like PayPal to remove the XXXX fraudulent charge as they have the other XXXX.

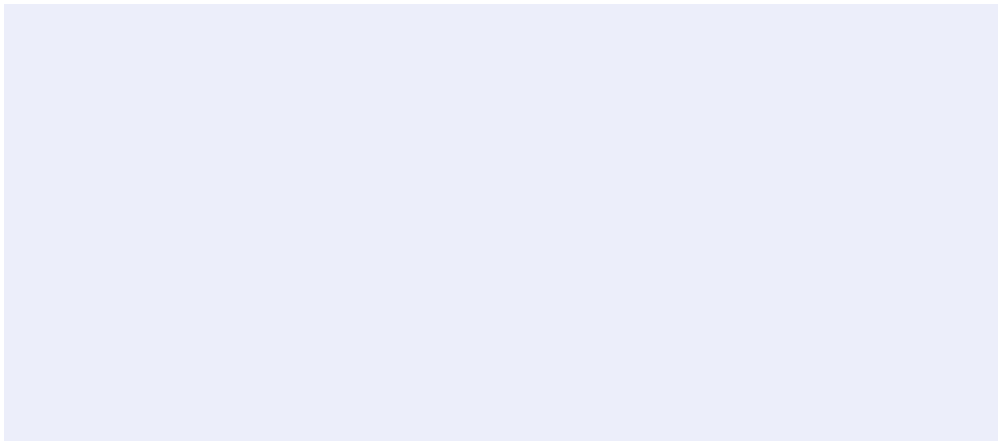
I received a gift card last year that has an expiration date of XX/XX/2015. My understand of federal law is that it can not expire for at least 5 years. The issuing bank is refusing to re-issue me a non-expired card.

My wife, XXXX, selected to have her XXXX Unemployment benefits placed on a Chase Debit card. The card was issued on XX/XX/XXXX and she earned a total of {\$7000.00}. She stopped looking for a job and filing for unemployment benefits when her father died on XXXX/XXXX/XXXX when she started working on resolving his estate. Unfortunately, she died suddenly on XXXX/XXXX/XXXX after contracting XXXX and before she could activate the debit card. I first notified Chase, by phone, in XX/XX/XXXX of my wife 's death and of my interest in obtaining the funds. They sent a letter dated XXXX/XXXX/XXXX requesting a list of documents, including a Letter of Administration. I provided the requested documents, including her Death Certificate and our Marriage Certificate, but not

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp	CO	801XX	Web	05/05/2015
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JPMorgan Chase	TX	750XX	Web	05/05/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

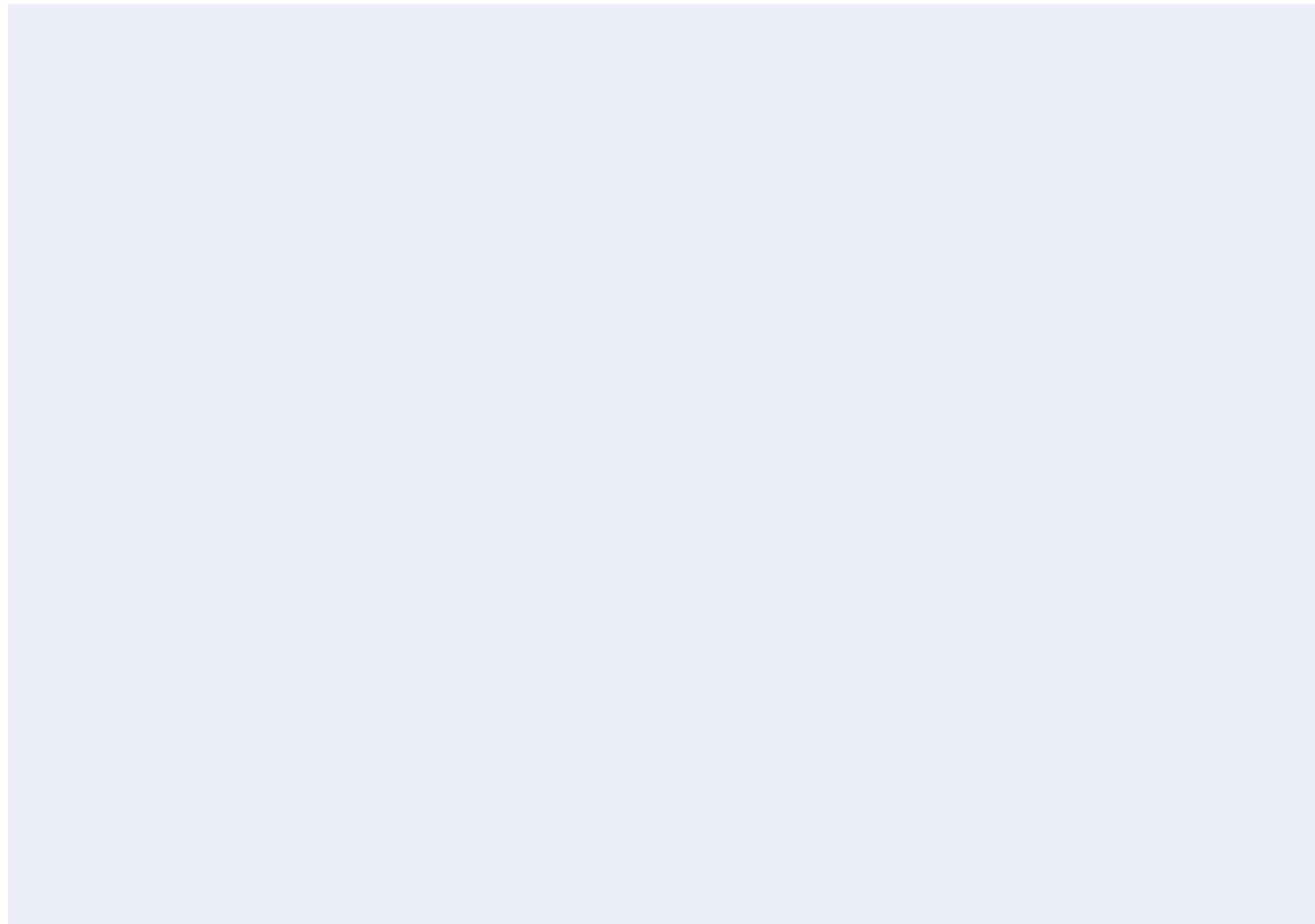
Closed with explanation	Yes	No	1358091
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Closed with explanation	Yes	Yes	1356848
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



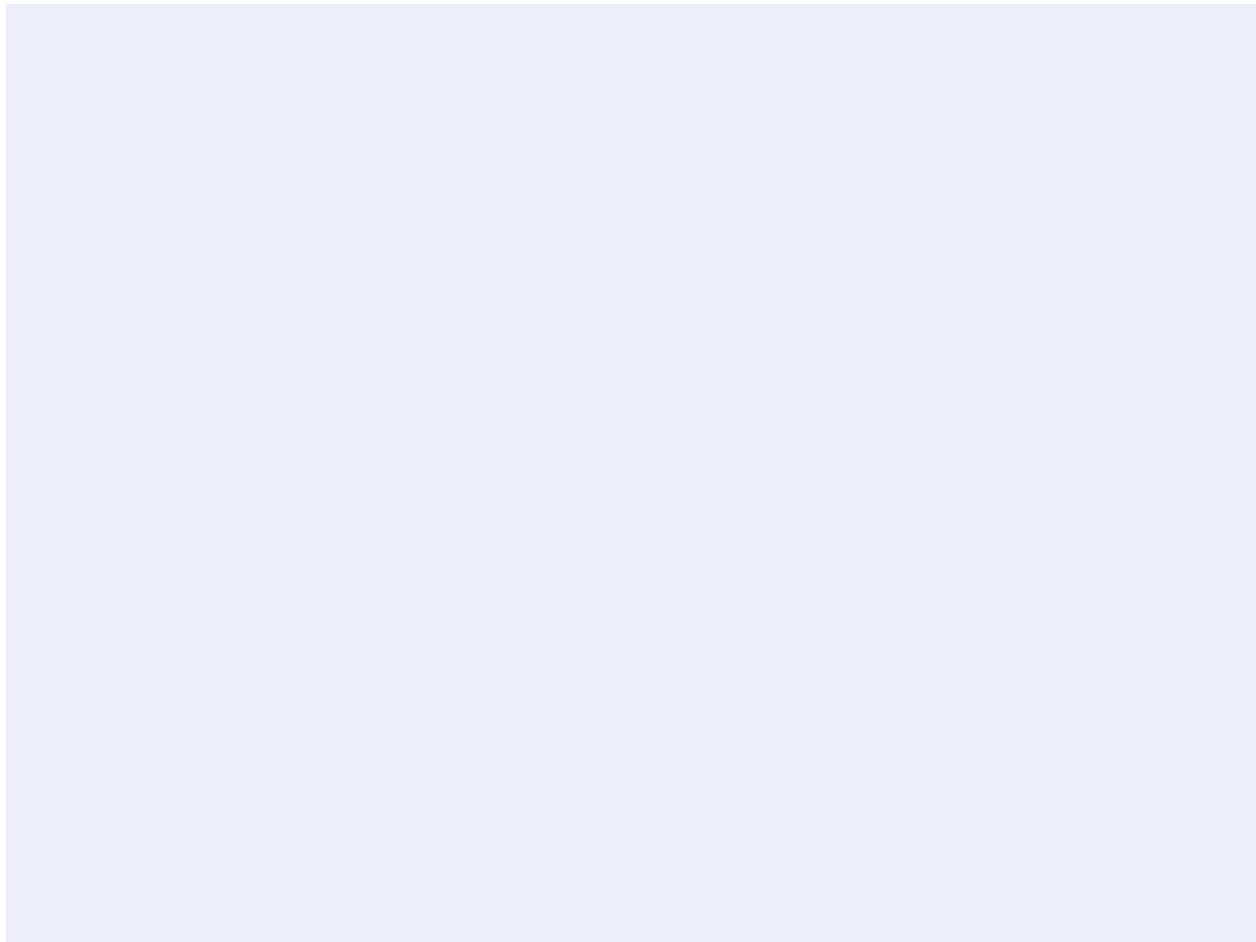
04/30/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

the Letter of Administration because that required legal action that was not yet started. I received a letter dated XXXX/XXXX/XXXX stating they still required the letter of Administration, Letters of Direction and XXXX forms of ID. Thinking I would receive the funds I am legally entitled to, I claimed the {\$7000.00} on my XXXX income taxes. I obtained a lawyer and started the court process to obtain the Letter of Administration. I finally received Chase bank 's required Letter of Administration from the court on XXXX/XXXX/XXXX and sent it to Chase Prepaid services in XXXX XXXX. On XXXX/XXXX/XXXX I received a letter from Chase stating they were unable to process my request because the account was at a XXXX balance. I had to call them to find out the funds were returned to the XXXX Unemployment office in XX/XX/XXXX, because the card was not activated before XXXX ' one year activation requirement. How could the card be activated, my wife was DEAD and I could n't legally activate it because it was in her name. They never provided any answers to my questions of why the account was n't frozen when I made the original request for the funds or why a letter of declination was never sent to either my wife or me at our address before the funds were returned. They just stated that they were required to return the funds to XXXX because the card was n't activated, but when I point out she was DEAD they do n't have any response. I believe I am still due the funds she earned and I had to claim as income on XX/XX/XXXX. I 'm sorry I ca n't provide any personal contacts, but all of the letters have a generic signature label of Prepaid Card Services and never had any person 's name attached to their responses.

Filed against : ReloaditXXXX XXXX XXXX XXXX CA XXXXComplaint Description : Theft of Money - {\$900.00} total. {\$500.00} in Reloadit 'Safe ' and {\$500.00} on Reloadit card that I can not load to 'safe '. Claimed Tech Difficulties XX/XX/2015 - purchased XXXX reloadit cards for a total of {\$1400.00} ( {\$500.00}, {\$500.00}, {\$400.00} ) - After delay of having to try XXXX times to verify my card ( which had

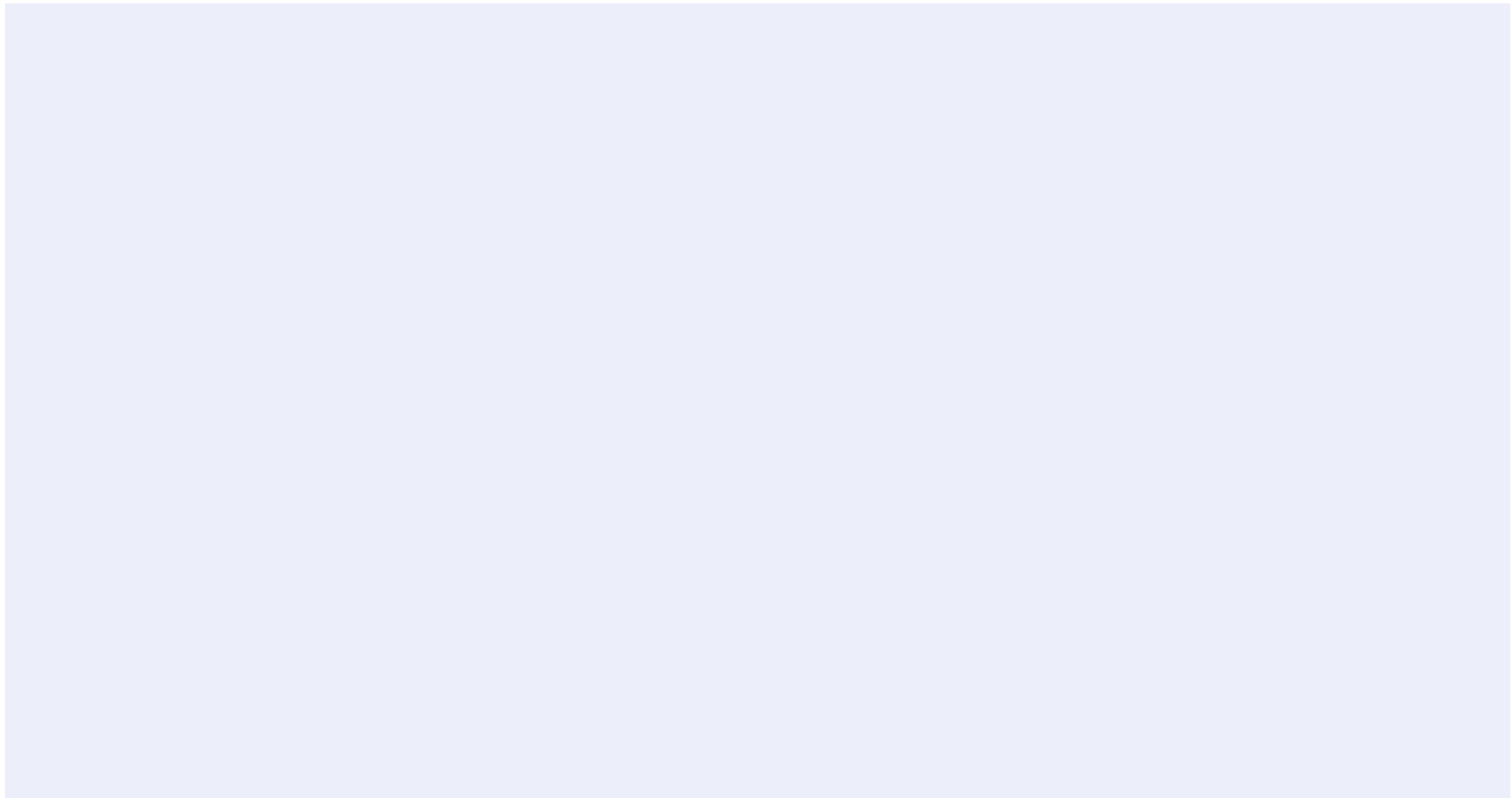
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Blackhawk Network Holdings Inc.

CA

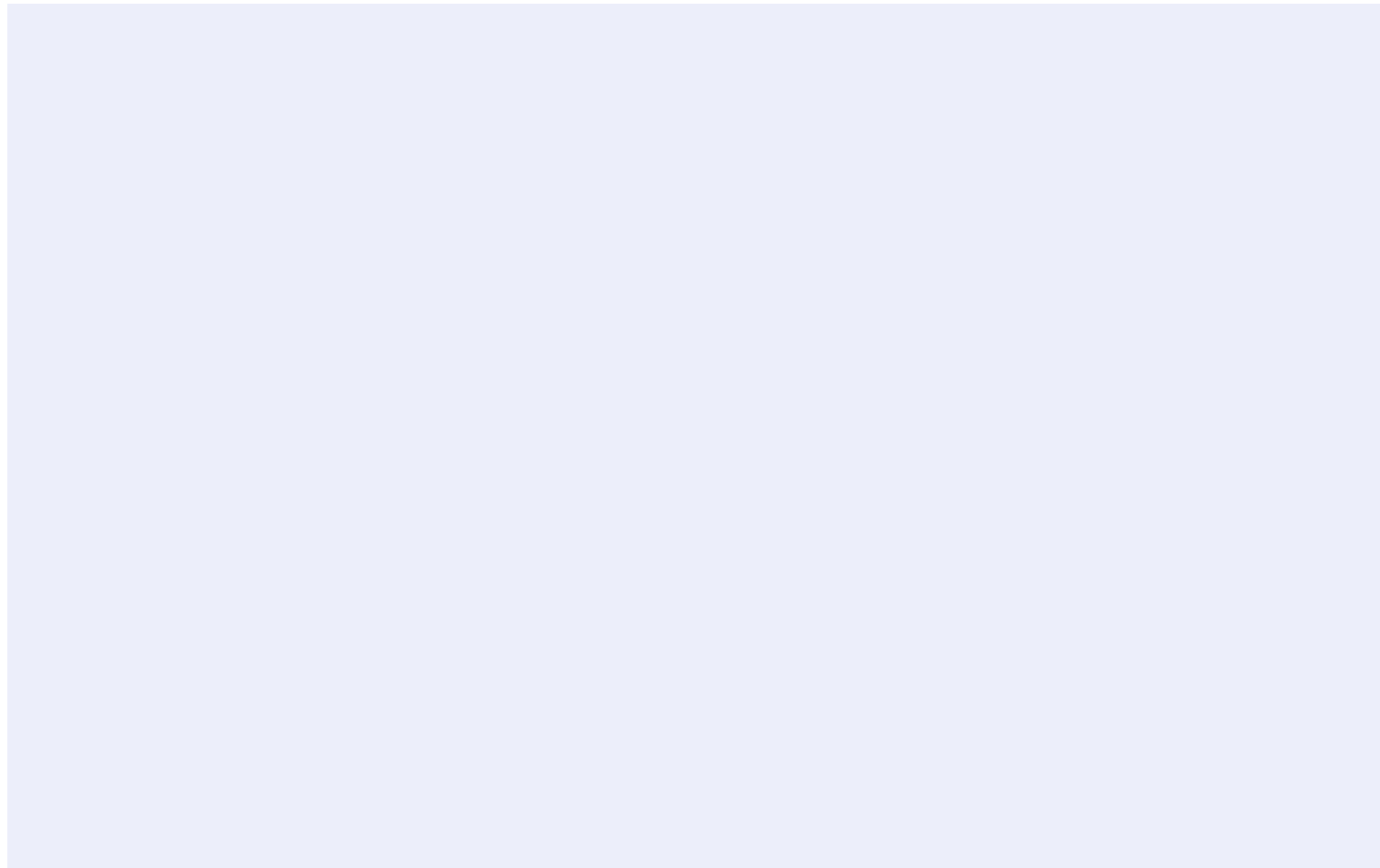
945XX

Web

05/05/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Closed with explanation	Yes	No	1355468
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/30/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

already been verified weeks ago ) Both cards for {\$500.00} each finally loaded to my 'safe ' I was able to load only {\$500.00} to my netspend card. When I tried to reload the remaining {\$500.00} in my safe ... I get the error experiencing technical difficulties, please try again later. The card for {\$400.00} will not even load to my 'Safe ' - system says ... you reached your max of {\$1000.00} for the day. XX/XX/2015 - still same thing ... can not get my money which I am critically in need of. So I researched the so called 'technical difficulty scam .... thus I am not waiting for months for a resolution nor to file my complaint [http : XXXX](http://XXXX) Called reloadit.com, got run around that the reason my card would not load is because the XXXX card is rejecting it .... Called XXXX and I can load up to {\$2500.00} on that card so just another game by Reloadit to steal my {\$.00} In same call with Reloadit.com XXXX asked why I can not load my other card for {\$400.00} to my safe ", they said you can not load more than \$ 1K a day .... Well I loaded \$ 1K a few days ago and have tried to load my {\$400.00} repack card everyday, since with no luck. Also getting technical difficulties message which we know is fake ... The customer service person said ... let me go and check on that then never came back on line .... Instead got some cryptic message that meant nothing to anyone and then I was hung up on!

Date : XX/XX/2015 Background : We are victim of fraud /threaten scheme. The criminal specifically required " us to purchase PayPower card, put money on, and told them the card number. Situation : After filing a police report, we called PayPower by the phone number listed on the back of the card. The representative picked up the phone, and we explained our situation. The following questions were all the card numbers. The XXXX representative did not give us any information but transfer us to " risk " department. The risk department asked us again about the situation. After we explained about the situation, he became rush and rude. He said he would n't do anything until we provided him with picture of front of the

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Blackhawk Network Holdings Inc.

CA

940XX

Web

05/04/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

No

1354254

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

cards, receipts and the picture of DRIVER LICENSE with the picture of the person who purchased the card. They need to be sent through e-mail. ( We do not have problem sending the first XXXX items ) When I asked why, since I do n't think financial institution practice that required us to send our privacy identification through regular e-mail, the person told me that it 's their policy, and the case would be closed if they did not receive the document within 24 hours. When I told him if police report would be enough, he asked if we wanted them to investigate or not otherwise he would close the case right the way. We felt pressure, we just had experience threaten/fraud, then the card fraud department required us to send in identity document via regular unsecured E-MAIL within short time. We then said yes, we wanted them to investigate, he hang up the phone after saying good bye while we started another question. We called back in again, since we still want to ask if there were any balance left, and where the money was withdraw. We talked to the representative and gave him reference number. He said he needed to verify my information started by my home address ... ( wait a minute, we bought prepaid card today from grocery store, never gave them any address information, how could he verify it? ) We told him that, and he stopped a bit and he said that we already spoke with their risk department and nothing further. We asked if we could speak with risk again, he hesitated and forward us to risk department again. We asked if we could have information whether there were balance or not. We were denied to access ANY information including balance, or transaction information unless we provided all required documents via e-mail. I later discussed this situation with our bank customer protection department, and he told me that it 's not common practice, if legal at all, for financial institution to require customer to send personal identity information through unsecured channel. Notifying police officer, he told us similar guidance. We decided that we would not give them the information. We did not know if we had any balance left that we could get back.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/28/2015      Prepaid card      General purpose card

04/27/2015      Prepaid card      General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Adding money

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

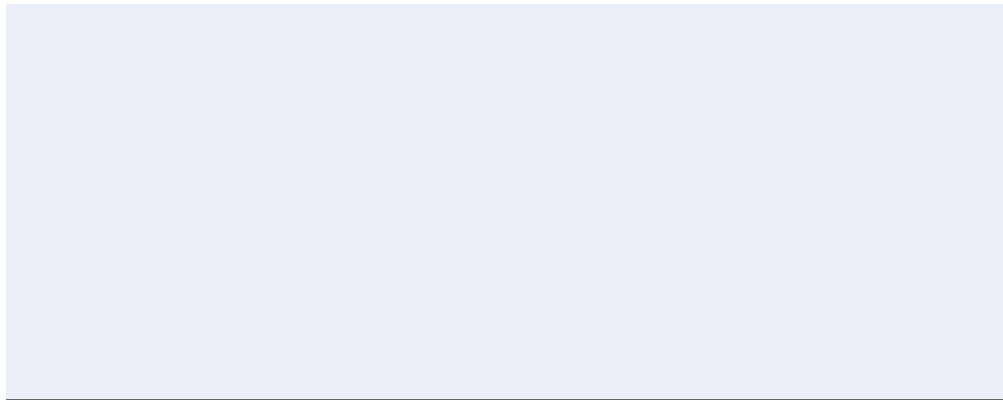
We accepted that we already lost {\$2000.00}. Concerns : - Is it legal or good practice that financial company to require identity information to be sent through unsecured channel? Similar report on XXXX that other consumer gave up trying to pursue because of this requirement. - Do they have right to hide our balance? We would have been able to access to the balance if we did not report the situation in the first place? - Ask for my address to verify my identity even though we never gave them our address on file? I am concerning about their business practice.

I deposited a check using their American Express Serve mobile app on XXXX XXXX, 2015 and it said that the check will clear in XXXX business days. When I logged into my account on the XXXX business day the money was not available, I called American Express Serve to let them know the money was not available and the transferred me to a XXXX party company called XXXX. XXXX told me that the check was approved and it was up to American Express Serve to make the funds available. I called back American Express Serve to tell them what XXXX said to me and I got the run around, rude and sarcastic answers from the rep. I do n't understand why my money is not available to me since the check was cleared. I am counting on that money to put gas in my car to go to work and buy groceries now I am without money today.

There were XXXX unauthorized transactions on my account dated XX/XX/XXXX. On XX/XX/XXXX, after multiple attempts to contact American Express, the transactions were confirmed unauthorized and I was told the amounts would be credited back to my prepaid bluebird card. I had such a difficult time reaching a representative at the company the multiple times that I called, that I told them I wanted to cancel the card and have the money refunded to me via XXXX XXXX. I was told the max amount that could be sent was {\$450.00} I said that was fine and I would cancel the card after I used my refunded amount. I was told to call back in 48 hours for a tracking number. When I called back, they could not locate a

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex	PA	151XX	Web	04/30/2015
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Amex	AZ	857XX	Web	05/05/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

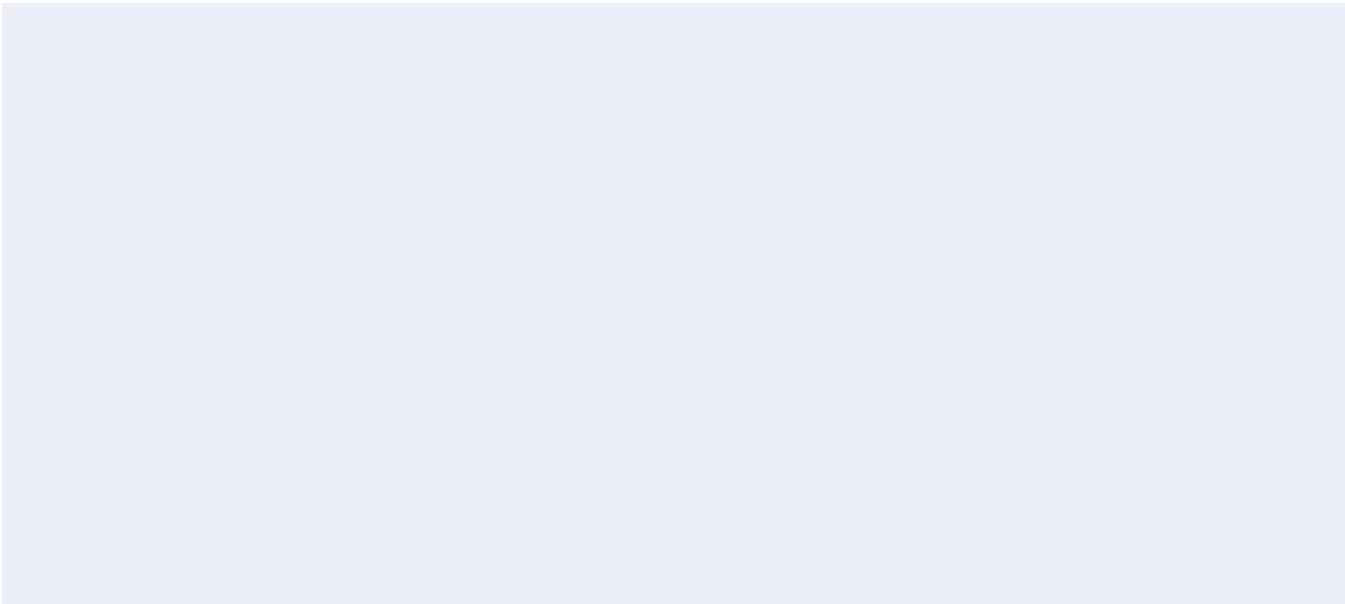
Closed with monetary relief	Yes	No	1350092
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Closed with monetary relief	Yes	No	1349969
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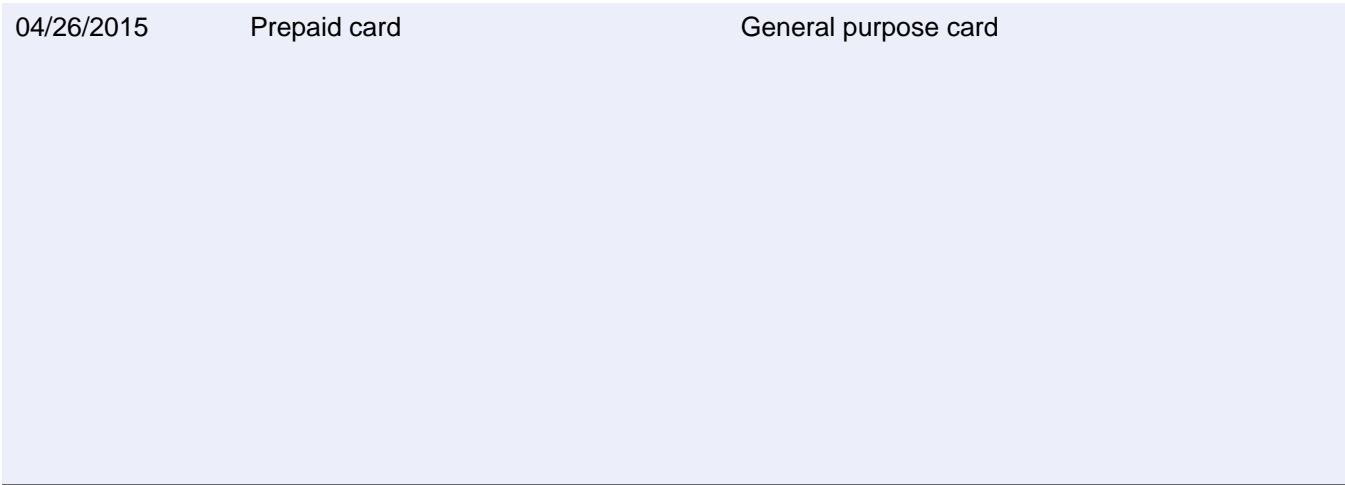
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



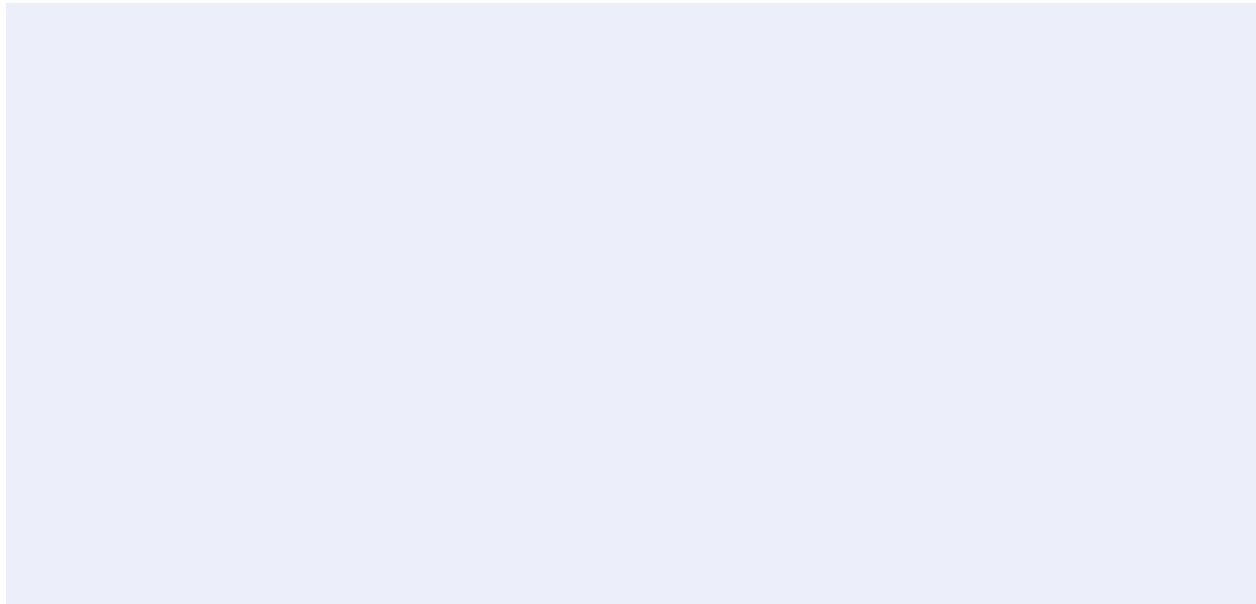
04/27/2015	Prepaid card	General purpose card
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04/26/2015	Prepaid card	General purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Managing, opening, or closing account

Unauthorized transactions/trans. issues



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

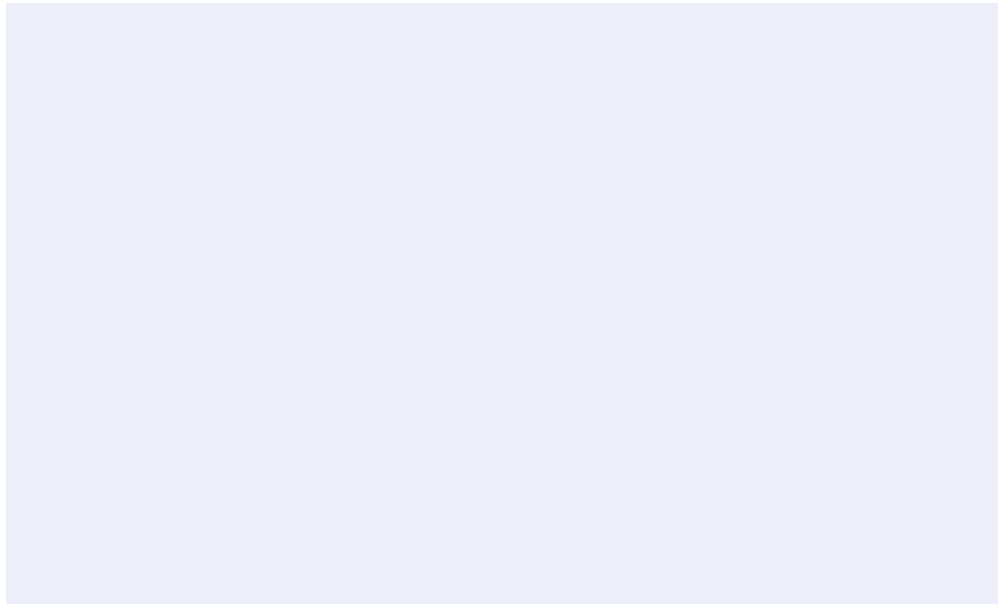
tracking number and I was told to call back again in 48 hours. This cycle repeated itself with multiple representatives ( some who did not understand what the problem was due to the language barrier of their call center being located in the XXXX ) until XX/XX/XXXX, when I was finally issued a tracking number. I went to XXXX XXXX and was told the number was invalid. I called AmEx again and they confirmed the number was correct and that I should try again in 48 hours. Again, the number was invalid and I was told to call back in 24 hours. The cycle continued again until XXXX XXXX when the tracking number expired. Since that date, I have made multiple phone calls to obtain a new number and XXXX times in row was told there was no record of my previous call and to call back in 48 hours. Today, XXXX XXXX, I was able to reach someone at XXXX XXXX who told me the money has been returned to AmEx and I need to deal only with them. This has been ongoing for nearly six months and American Express still owes me {\$450.00}. I will never use anything related to American Express again.

prepaid rebate card expired and Citi refuses to reissue card for the balance of the money on the card.

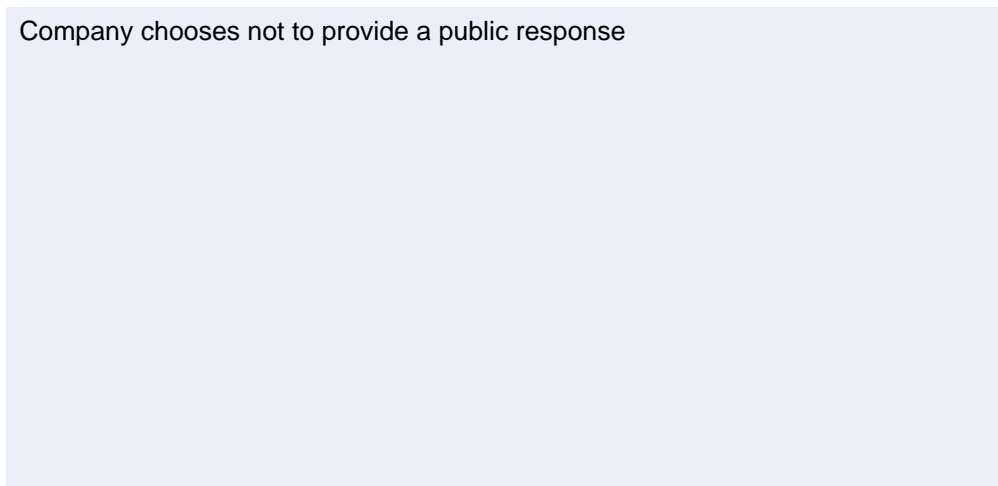
First Note : This is NOT a duplicate issue. The other issue reported was regarding a transaction in XXXX of last year. This is a NEW case with a NEW issue. Both cases involve the same card issuer, but different transactions and cards are involved. XXXX/XXXX/15 - Purchased a gift card for {\$500.00}. The receipt indicated no problems loading / activating the card -- said APPROVED on the receipt. After opening noticed that the card inside the package had been tampered with -- someone had destroyed the mag stripe and placed the tampered card on the shelf in a different store. I called the number on the back of the card and after entering the card number, was forwarded immediately to customer service. I was told by Customer Service that I would need to be sent a replacement card and that I needed to fax information to "Lost / Stolen Card Replacement " to get that

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank	NE	685XX	Web	04/30/2015
U.S. Bancorp	WA	984XX	Web	04/29/2015

## Based on Consumer Complaints

Closed with monetary relief	Yes	No	1347568
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints





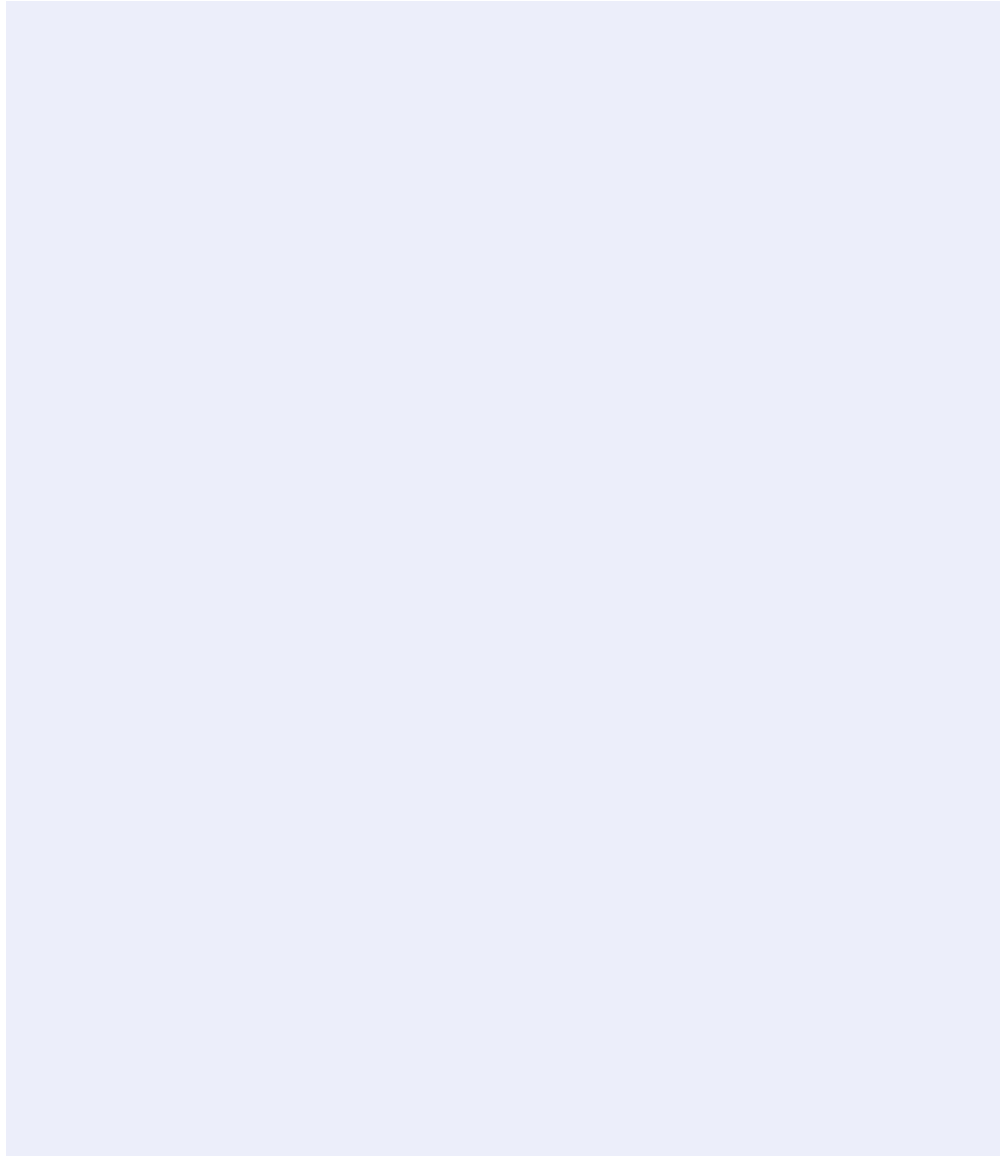
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

process started. XXXX/XXXX/15 -- Collected the required information ( name, address, e-mail, phone number, card info and receipts ) and faxed it all off to the specified number for Lost / Stolen Card Replacement. Indicated that they could call me at ANY HOUR if necessary. XXXX/XXXX/15 -- After hearing nothing, called and asked for status. They could n't find in system. Opened an inquiry to escalate. Faxed the information off to them again and realized that I had transposed XXXX numbers when I typed them. XXXX was XXXX. Immediately called them back and inquired with the correct card number. They indicated that A REPLACEMENT CARD HAD BEEN SENT THE PREVIOUS DAY ( XXXX/XXXX/2015 ). XXXX/XXXX/15 - Still had not seen a replacement card in the mail, so called the number on the back of the Gift Card. Found that the previously locked/inactive card was now active and that the {\$500.00} loaded on the card was now roughly {\$11.00}. Immediately hit XXXX to get Customer Service. They told me that since they did n't see any fraudulent activity on my tampered card YET, they had simply activated the card on XXXX and that NO REPLACEMENT CARD HAD BEEN SENT. ( Apparently the person I had talked to on XXXX had lied to me about a replacement card being in the mail on XXXX. ) I WAS NEVER CONTACTED AFTER THE ORIGINAL CARD WAS ACTIVATED AND THE SCAMMERS WHO TAMPERED WITH THE CARD IN THE FIRST PLACE APPARENTLY DRAINED THE ENTIRE CARD. The CSRs on the phone insisted that I need to dispute the fraudulent charges and go through the standard dispute process. I have been through this process before and US Bank XXXX XXXX in their handling of these cases. The entire process takes about 3 MONTHS to complete. Before the call ended, the CSR I spoke with handed me off to an escalation agent, and that escalation agent indicate that an escalation manager would call me back within XXXX hours. I have not yet received a call from them six days later.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/25/2015

Prepaid card

Gift or merchant card

04/24/2015

Prepaid card

General purpose card

04/24/2015

Prepaid card

Government benefit payment card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fees

Managing, opening, or closing account

Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

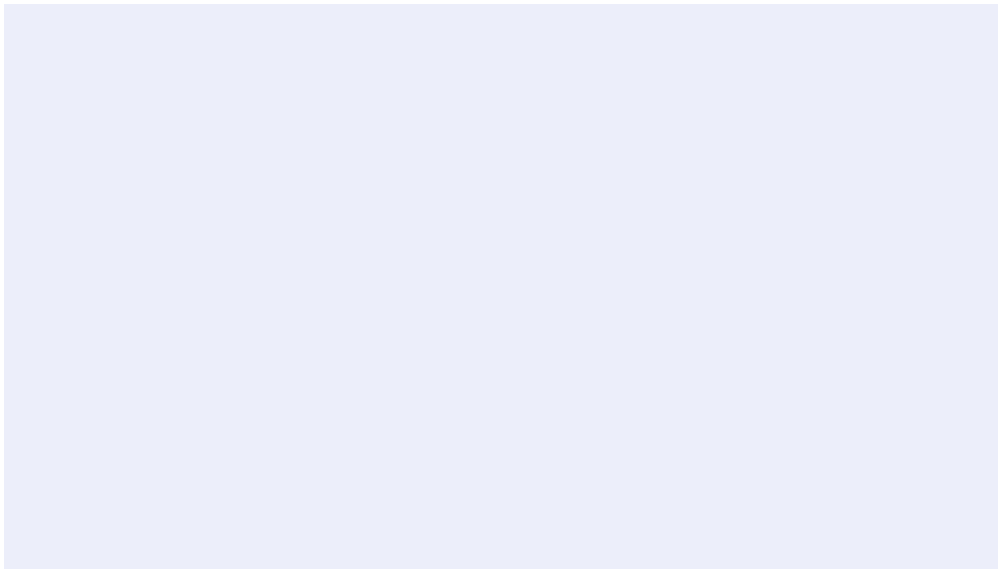
I received a prepaid rewards card from American Express as part of a promotion for purchasing an electronics item from an online vendor. I live in Minnesota, where I thought any gift card whether prepaid credit/debit or otherwise would be exempt from service fees. In other words, if you receive a {\$5.00} card then it will remain as such until used. On the Front of the card it labels the {\$5.00}, and a Valid Thru date of XXXX ( XXXX 2020 ). But on the back it claims it will sustain a {\$2.00} service fee per month after XXXX months of issuance, but in the same line it says Funds do not expire. This is very confusing. Funds do not expire, but they clearly do through the attrition of the service fees. The semantics might be different but the end result is the same. You must use this card or else the fund will indeed expire. The rebate program was a joint venture between XXXX and XXXX. My paypal account was permanently limited on XXXX, so was my debit card. I have {\$3800.00} in my account and could not withdraw it. Paypal may have right to limit/close accounts, but they should not hold people 's money for that long.

I signed up for Pay Power XXXX Visa card to get a refund of my tax return from XXXX online and upon receiving my card and calling to activate it, I discovered they had a block on my card. I correctly verified all information and was advised my XXXX XXXX Visa card would take 3-5 days to release the block. Why when I verified all information accurately? I offered to send a copy of my ID and SS card to ensure I am the person I say I am and was told it would still take 3-5 days to release my funds and I would not be able to activate my card. I received the card in the mail on XXXX/XXXX/2015 and was told the block was put on there 2 days prior while the card was still in transit. I was denied a supervisor, hung up on XXXX, and cursed at. When I attempted to go online to activate card it stated that the card number was not valid. It was never stated that there would be a block placed on the card before I even received it. I feel as though they are trying to cheat me out of my tax refund. I was told XXXX different stories by customer

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law





# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex	MN	553XX	Web	04/29/2015
PayPal	TX	770XX	Web	04/29/2015
Blackhawk Network Holdings Inc.	TX	752XX	Web	04/24/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

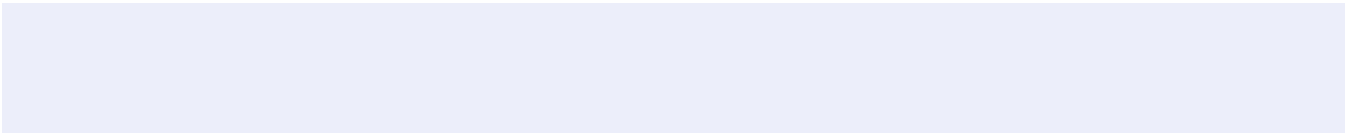
Closed with explanation	Yes	No	1347234
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Closed with non-monetary relief	Yes	No	1345724
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Closed with explanation	Yes	No	1346220
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



04/24/2015

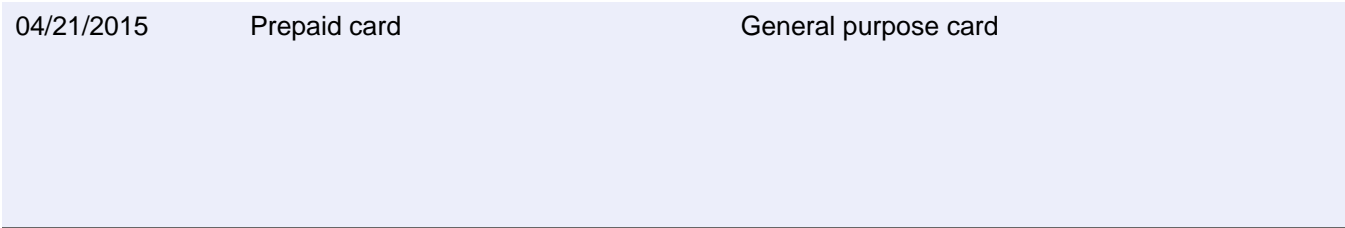
Prepaid card

Gift or merchant card

04/21/2015

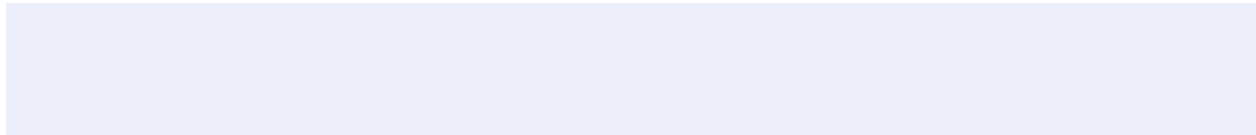
Prepaid card

General purpose card

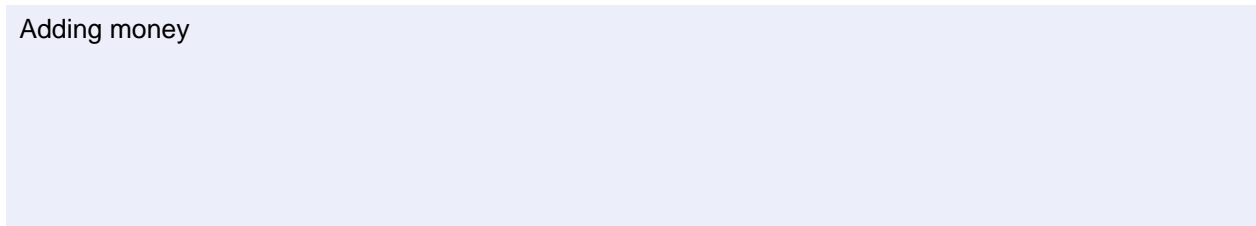


# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Unauthorized transactions/trans. issues



Adding money

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

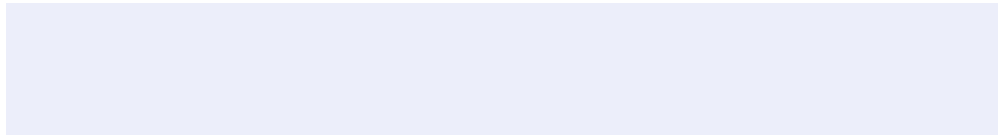
service and if I passed all the identity verification then why I am still being denied access to my funds? I was told that the block could be released today if I passed the identity verification. Then I was told 3-5 days. This is ridiculous!

On XXXX/XXXX/XX/XX/2015 I discovered that XXXX prepaid debit cards that I had purchased had been used by someone to make small fraudulent charges. I reported this to USBank. The cards were deactivated to prevent further fraudulent charges. When they were deactivated, the money I had placed on those cards were also made unavailable. I was instructed to fax information into the disputes department so that I could go about getting my money ( { \$400.00 } ) refunded ( fax included - proof of possession of cards, receipt for purchase of cards, my contact information ). On XXXX I called inquiring about status and was told to call back after 10 business days had passed. On XXXX I called and was told I 'd need to call the fraud department the next day. Today, XXXX I was told that I never needed to send a fax and that I would need to wait to receive a letter in the mail. Then after sending back the letter, i would need to wait 45 days for an investigation before my funds are returned. I asked to have my funds that were remaining on the cards but not in dispute returned to me immediately ( approximately XXXX ) while waiting for the disputed charge ( approximately XXXX ) to clear. This set off a maze of phone calls and conflicting information from representatives about the current status of my dispute and how long it would take for me to receive access to my funds. At this point it is unclear whether USBank is even appropriately attempting to remedy this situation.

On XX/XX/XXXX I bought a prepaid debit card through NetSpend from my local grocery store ( XXXX ). I purchased the card for { \$4.00 }, and put { \$130.00 } on the card to pay my car insurance from my computer. Once I got home I attempted to activate it. I put in the necessary information ( SSN, birthdate, full name, etc, ). Once I completed this process and put the inactive card number in, I received and

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

U.S. Bancorp

MN

554XX

Web

04/29/2015

NetSpend Corporation, a TSYS Company

NC

283XX

Web

04/24/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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Closed with monetary relief	Yes	No	1345674
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Closed with monetary relief	Yes	No	1339584
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



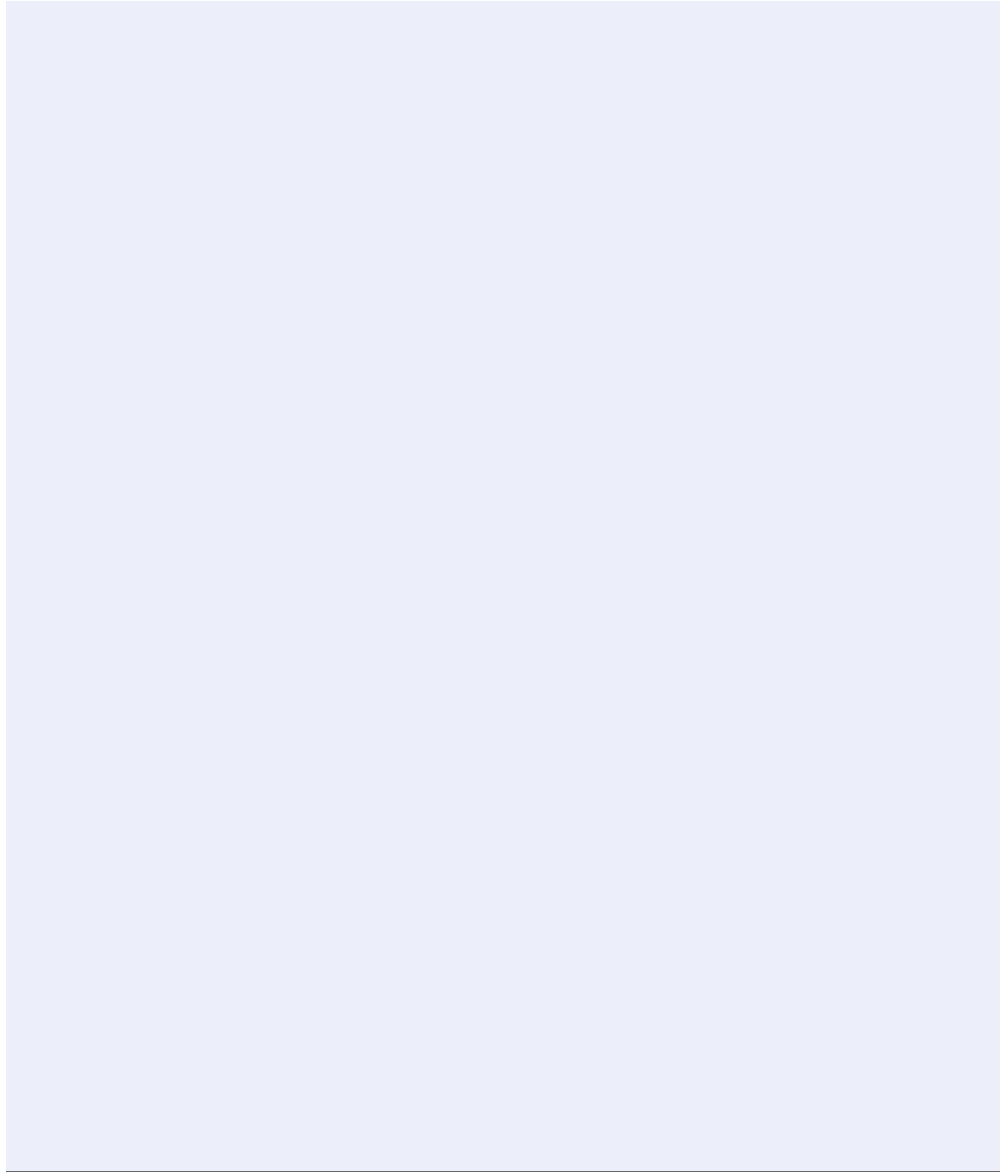
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

error message and was instructed to call the company. I did not see anything strange with this as I have had my identity stolen before. I called and attempted to complete the process over the phone and was directed immediately after entering my number to a customer service agent ( which I use this term very loosely as you will soon realize ) and was first informed about a previous charge on my card from five years ago that resulted in a negative balance of {\$XXXX}. I was then told that until I cleared this debt, I could not activate my card. My only other options were to of course let them take the funds owed ", or to get a refund on my purchase and wait 20 days for it to come in the mail. In addition to that I would be charged a fee for them to do this. In retrospect I did not react well to this news. I became quite the person to deal with and I ended up hanging up the phone because I was so frustrated. After I had calmed down just a bit, I called them to try to find out about their policies and where it stated that they were allowed to do this. I still have not gotten the answer to that. I was then told by a representative, that I would need to submit my ID, SSN, and proof of residency. I have done this countless times from this past Friday until now, but they keep saying different things like I did not receive a reference number, my copies were incomplete. Today I have scanned the documents in versus taking a photo from my phone, so hopefully this annoyance will cease. As for them taking my money, I have researched and researched. From what I have gathered, they can not legally do this, especially since they made no attempts to collect said debt from XX/XX/XXXX. Their response is that they treat me like any bank would when there is a balanced owed. My response was that a bank would attempt to collect said debt, through email, snail mail, or phone call. It is even more frustrating since I have told them they may collect said debt, and they still refuse to activate my card. I have repeatedly told them that I would no longer be bothered with their company or their services once this has been done. Why can I not have access to my own funds? Why am I

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/20/2015	Prepaid card	General purpose card
04/19/2015	Prepaid card	Gift or merchant card
04/19/2015	Prepaid card	ID prepaid card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account

Fees

Fees



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

punished for a debt I have no knowledge of from XXXX years ago? Please let me know if I have missed some legality.

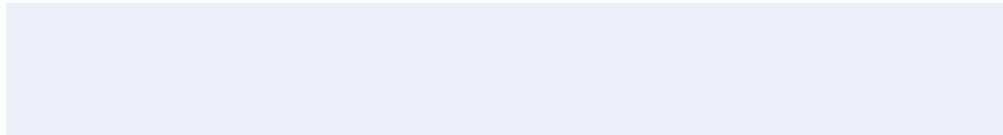
My wife opened a prepaid card for me with Capitol One. She accidentally gave them her social instead of mine. We gave them the opening deposit, an automatic payment from our account. When we went to use the card a few months later we found it had been closed, because of the social being wrong. They would not and have not returned the deposit money despite hours on the phone with them.

American Express is applying a {\$2.00} a month fee to maintain a gift card only 5 months after I received it. I believe that they can't charge a fee until 12 months after receipt.

XXXX/XXXX/15 purchased an American Express Bluebird debit card at XXXX, XXXX CA loaded it \$ XXXX called to cancel card, requested a XXXX card was finally processed and mailed ( that is what I as told ) XXXX contacted XXXX several times to find out where my check for refund was. I suggested that the financial institute who issued the check be notified and get status from them. Called back XXXX/XXXX/15 check was returned ( they had sent to my physical address, I live in rural area we pick up mail at XXXX XXXX XXXX XXXX refused to understand this. Spoke to XXXX who assured me they would sent to my XXXX due to the situation. She told me the check should go out within the new few days. I waited until XXXX/XXXX/15 still no check, was XXXX around, left on hold for over 1 hr or more. Found out that the XXXX check mailed out as XXXX again mailed to my physical address. Why would you remail to an address that was not acceptable AGAIN, even after assuring me it would not be. I even offered another solution but was turned down. This is unacceptable, it was negligence, fraud, false advertising, deceit. The insert clearly states 10days to receive a refund. I am expected to wait another month? I have suffered XXXX stress due to incompetence of this company. I experienced financial loss, and personal loss as well.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Capital One	MN	564XX	Web	04/22/2015
Amex	CA	921XX	Web	04/22/2015
Amex	CA	954XX	Web	04/19/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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Closed with explanation	Yes	No	1337176
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Closed with explanation	Yes	No	1336633
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Closed with monetary relief	Yes	No	1336054
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# Prepaid Card Complaints with Consumer Complaint Narrative:


Based on Consumer Complaints

04/19/2015	Prepaid card	General purpose card
04/18/2015	Prepaid card	General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues



Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

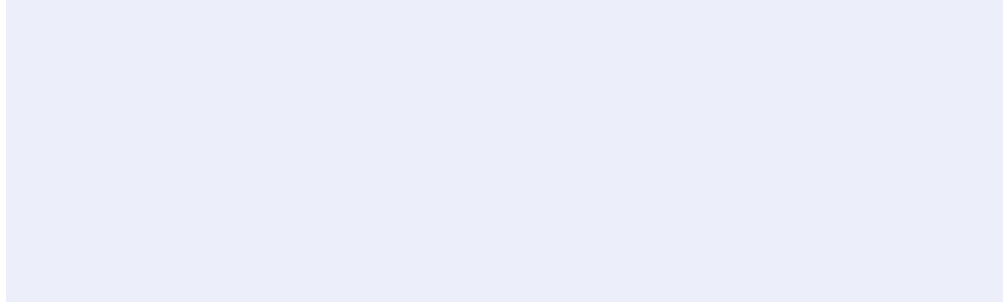
Based on Consumer Complaints

AMEX Prepaid card purchased by my company in XX/XX/XXXX and handed out to employees at a sales training event. Card has been in my possession since I received it. I did not attempt to use the card until XX/XX/XXXX. Merchant declined the card due to {\$0.00} balance. Called AMEX and found out the card was used at a gas station in XXXX XX/XX/XXXX. I live in XXXX, XXXX and have never been to XXXX. AMEX tells me they can not do anything. They tried to give me the phone # of the merchant in XXXX which was unavailable.

On Tuesday XXXX/XXXX/2015 I purchased a Bluebird prepaid debit card at the XXXX on XXXX XXXX XXXX in XXXX XXXX WA. I paid {\$5.00} for the card itself and at checkout added {\$150.00} in funds to the card. The directions on the box told me I could use the temporary card and to register online for a permanent card. I made a purchase on the same day at XXXX at the XXXX in XXXX XXXX WA which left a balance of {\$97.00} on the card. I went online to register the account and found that I actually had to apply for an account ( this is not indicated on the Bluebird card packaging ) and had to be approved before Bluebird would send me a permanent card. I filled out the application and was denied an account for undisclosed reasons. I called Bluebird customer service on Wed XXXX/XXXX/15 and they said they could not tell me why but that I would be able to use the funds on the temporary card any place that accepted American Express. I tried to use the card at a restaurant and it was declined. I called Bluebird customer service again on XXXX/XXXX/15 and they told me they could n't help me and to take the card back to the XXXX I bought it from. I took the card to XXXX on XXXX/XXXX/15 and spoke with a shift supervisor in the money center who tried to cash out the card as well as get cash back with a purchase. They were unable to retrieve my funds. I called Bluebird customer service again on XXXX/XXXX/15 and asked to speak to a supervisor. I was told that a supervisor was unavailable but that a supervisor would call me back in XXXX to XXXX hours. I have yet to hear

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints





# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex	WA	980XX	Web	04/21/2015
Amex	WA	980XX	Web	04/22/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1336331
Closed with explanation	Yes	Yes	1336226

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/18/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

back from Bluebird and I am still unable to use the card or access my money.

On XXXX/XXXX/15 I received an email from AMERICAN EXPRESS SERVE stating that my atm pin number had been changed, and if I did not request that change to call customer service immediately. I immediately called the number on the back of the card, and my balance was disclosed to me. I was missing {\$600.00} from my account. A representative eventually came on the line, and I explained my situation. While on the phone, I logged into my AMERICAN EXPRESS SERVE account online. I was able to see that there had been a transaction in which {\$600.00} had been transferred from my account to a XXXX XXXX. " I advised the rep that I did not know anyone named XXXX XXXX, I had not transferred or attempted to transfer ANY amount of money to ANYONE that day, and that I had not requested to change atm pin number. I was transferred to another rep that advised me that this was an international transfer, and assisted me into navigating the website to where I would be able to see that transfer ... I did not even have the option on my online account, and I advised her of that. I was told numerous times that I was 100 % covered by AMERICAN EXPRESS, " and that I would get my money back. I explained to these reps that my direct deposit went onto that card, I did not have a bank account, and that I had been saving money, because I was moving from XXXX XXXX to XXXX on XXXX/XXXX/15 and I needed the money back immediately. I was told I would have my funds back within 24-48 hours. I advised that I wanted to speak to a supervisor, and waited on hold from approximately XXXX EST until XXXX EST, at which point I ended the call. I can not even begin to speculate the amount of time I have spent on the phone attempting to discuss this matter, and find out when I would be getting my funds back. I would put a low end estimate of at least XXXX hours between speaking to reps, and waiting on hold for hours on end. On XXXX/XXXX/15 I received an email stating that I had violated section XXXX of their policies, and

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

NC

275XX

Web

04/22/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief

Yes

No

1336200



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/17/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

that as a result, my account had been closed. XXXX XXXX ( roughly ) states that they have the ability to close my account without cause, at any time. I immediately called account protection services, and was told that I would not be getting my {\$600.00} back, and that my account was indeed closed. I was told I would be receiving a check for the remaining balance in my account. After more than a week, and numerous phone calls, I received my refund check in the amount of {\$1300.00}, which I deposited into my XXXX XXXX bank account. On XXXX/XXXX/15 there was a stop payment placed on that check, which, in turn, caused my bank account to go insufficient. That action cost me a {\$12.00} returned item fee. I immediately called ACCOUNT PROTECTION SERVICES, and was told that they did not know why payment was stopped, but I should be getting another check. Ten days later, I received another check in the amount of XXXX. The re issuance of this check, to correct the amount of my refund, without notice, actually COST me money. I NEED my {\$600.00} back. I have kids, a family, bills. Losing almost a weeks pay has really affected my family. I have copied and pasted the following from XXXX unauthorized\_transactions : You will not be liable for unauthorized use that occurs after you notify us, orally or in writing, of the loss, theft, or possible unauthorized use. If you tell us within two ( 2 ) business days after you learn of the loss or theft of your Card, you can lose no more than fifty dollars ( {\$50.00} ) if someone used your Account or Sub-Account without your permission. " And If you are a New York resident, your liability for unauthorized use of your Card or Sub-Account Card will not exceed {\$50.00}. " AMERICAN EXPRESS SERVE has cost me a total of {\$610.00}, plus countless lost hours from work, spent on the phone with ACCOUNT PROTECTION SERVICES.

I received a pre-paid XXXX card from XXXX as a rebate. The expiration date on the card ( XXXX 2015 ) was approximately 3 months after I received it. I used all but {\$48.00} of the funds, but now that the card is expired it got declined when I

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank

NH

030XX

Web

04/21/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

Yes

1335346

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/15/2015

Prepaid card

Other special purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

tried to use it. XXXX will not issue me a new card for the remaining balance, or offer any alternative compensation.

Company 's involved Comerica is the bank, XXXX is customer service and XXXX is the processing company. In XXXX 2015 I discovered I was receiving child support payments which were going to the New Jersey XXXX a debit/credit card. I had destroyed my previous card so I called the number listed at the XXXX website to request a new XXXX. I had to confirmed my identity on the XXXX website and the XXXX website to obtain the information about the child support payments. I called the phone number listed on the XXXX Website and requested a new card after confirming that was the only way I could have access to the money. I made the call on a Thursday, paid extra for XXXX delivery, received the card on XXXX XXXX a Tuesday, followed the instructions to setup my pin number. After I setup the pin I attempted to pay my car insurance with the card and the transaction was declined. I thought that was a mistake because the balance on the card at the time was {\$10000.00}. I called the number listed on the back of the card XXXX waited for XXXX minutes. Spoke with a customer service representative ( XXXX employee ) with a distinctive raspy un-clear voice who explained their was fraud and she needed to confirm my identity. Well I explained I just received the card today and just setup the pin how could fraud occur. The customer service rep said the state of NJ reported fraud because I changed my address, but just had to answer a few identity questions. Because of the representative 's un-clear raspy voice I would have to ask her to repeat her questions. Well after the XXXX question she told me her system timed out and I could fax proof of my identity wait 1 hour after faxing then call the customer service number. I faxed my identification the very next day, XXXX XXXX 2015 Wednesday waited XXXX hours then called the customer service number only to realize I had been blocked from accessing my information online and by phone. I called the XXXX number I automatically

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Comerica

TX

751XX

Web

05/11/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

No

1330702

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/14/2015      Prepaid card      General purpose card

04/13/2015      Prepaid card      General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

received a recording telling me about possible fraud and I should receive a letter in XXXX days. Online I automatically receive a fraud alert when I typed in my user id. Eight days passed before I received the letter dated XXXX/XXXX/2015 with a fraud unit phone number XXXX. I called the number and spoke to the same customer service rep. I told her she sounded like the same person I spoke to at the customer service number, she confirmed she was. She also confirmed there was no fraud, due to the balance on the card they wanted to again confirm my identity. I was furious. I told her I had faxed my identification XXXX days ago and no one responded. Well while I was on the phone she located the faxed documents, My NJ drivers license, government work identification, and a letter from social security confirming my social security number and she unsuspended the card. This all happened two weeks ago, I attempted to use my card on XXXX XXXX, 2015 and my card is suspended again. I am blocked from accessing my information online at their website and if I call the XXXX number I get the automatic recording. Alleged fraud XXXX in less than a month? Consistently blocking me from accessing my information online. Blocking me from actually speaking to a representative. This is ridiculous, they are holding my child support money hostage there is no fraud. They are fraudulently claiming fraud.

I have purchased {\$3000.00} in reload packs from the company, XXXX, a subsidiary of XXXX Holdings. I have been only able to load {\$1500.00} and this only after hundreds of attempts to use the online service. XXXX of attempts result in the same error message, 'We are experiencing technical difficulties '. I have made multiple calls to their customer service department and was told, after HOURS on hold, that a customer service supervisor would get back to me. That never happened. I need the money I have paid to use this companies service for a medical emergency. Please help.

I am contacting you in regards to a dispute between me and my financial

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	TX	770XX	Web	04/15/2015
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NetSpend Corporation, a TSYS Company	NC	282XX	Web	04/16/2015
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# Prepaid Card Complaints with Consumer Complaint Narrative:

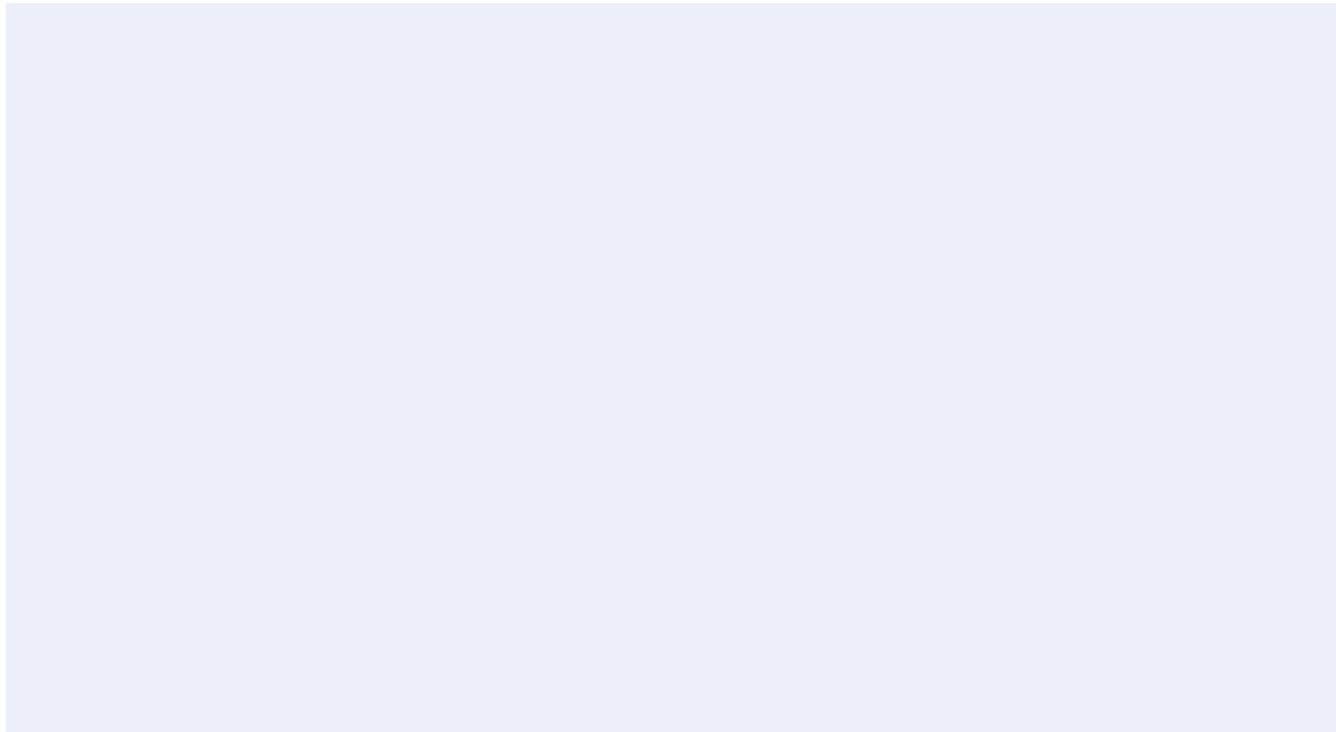
Based on Consumer Complaints

Closed with explanation	No	No	1329876
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Closed with explanation	Yes	No	1328443
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



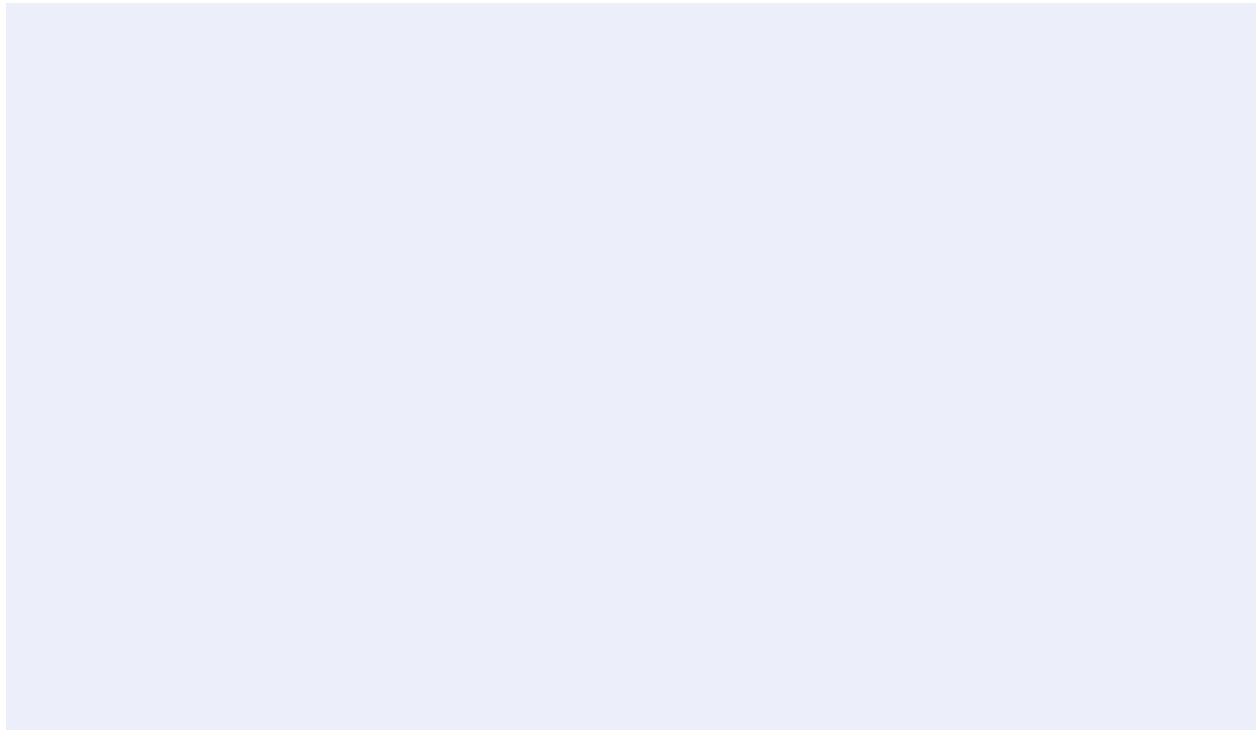
04/13/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fees

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

institution. Me and XXXX XXXX were previously using a venue as our wedding venue. We have agreed to part ways in business and per XXXX who is the merchant and business owner, we had the deposit of XXXX refunded back to our debit card ending in XXXX minus a XXXX processing order fee equaling XXXX. My bank is requesting a receipt from that business or a confirmation that this refund is in regards the deposit of XXXX-XXXX processing fee= XXXX ( refunded back ), the original transaction from your venue to my card ending in XXXX was XXXX from XXXX XXXX XXXX XXXX done on XXXX/XXXX/15 and the method of payment was debit card. I have informed them that the merchant is refunding back the full deposit and that the XXXX was XXXX of XXXX payments equalling XXXX They are refusing to provide me my money back and have made it impossible for me to speak to a supervisor. My account was negative and it paid the negative balance back but they are not wanting to give me my money back. I have informed them that this money is vital to feed my children, and to take care of my daily life yet I am being treated like a criminal and not given realistic options even fter I have contacted the merchant. I am just looking to get my money back and I will no longer do business with this company after this

I opened an account for a prepaid Visa card with First Progress in XX/XX/XXXX to help build up my credit score and everything was fine made all my payments on time and never had any issues until I decided to close this account out in XX/XX/XXXX for I was no longer using this account in I received my statement for the months of XX/XX/XXXX thru XX/XX/XXXX which showed they had charged me the annual fee of {\$39.00} when I called in to close the account in XX/XX/XXXX the representative for First Progress informed me that as long as there were no charges made to my account that I would receive the refund of the {\$39.00} annual fee along with the balance of my prepaid Visa Card which totaled {\$150.00} but there would be a 60 day waiting period to make sure that there were

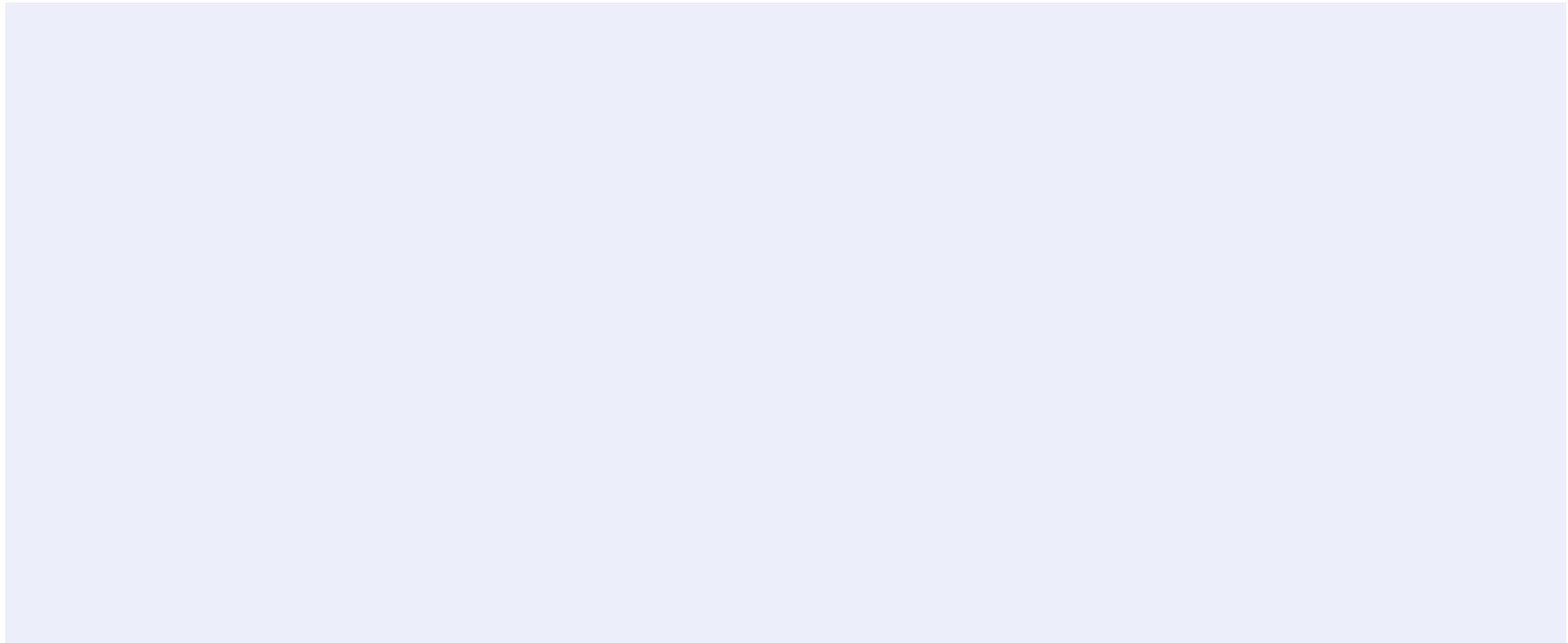
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Synovus Bank

FL

327XX

Web

04/16/2015

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/12/2015

Prepaid card

Government benefit payment card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

no charges made to my account finally I received my refund in XX/XX/XXXX but it was on for the amount of {\$150.00} and did not include the refund for the annual fee of {\$39.00} in which the representative for First Progress indicated I was entitled to receive so I contacted customer service with First Progress and was told I would have to write a letter to the First Progress Correspondence department to request my refund which I did on XX/XX/XXXX, I received a response dated XX/XX/XXXX indicating that I would have to contact customer service to resolve this issue so I contacted customer service and they said that I would have to contact the Progress Correspondence department what they are doing is giving me the run around and violating their own policies for which I have been told XXXX different times by a Customer service representative that I am entitled to the refund of the annual fee of {\$39.00} as long as there were no charges mad to my account in which I have the statements to show that no charges were made.

I am a XXXX recipient and my monthly payment goes on to a US Direct Express card. I have been fighting XXXX for 5 years now I depend on this small payment to help with rent and all other household necessities including medications as needed.Last month on XXXX/XXXX/XX/XX/2015 I went to the bank as usual and withdrew all but {\$300.00} from my card. Any other time I would have taken all but {\$50.00} or so but it was my birthday month and my mom and aunt send a few dollars so I did n't feel I would ned it all at XXXX.so I left it on the card. On XXXX/XXXX/XX/XX/2015 I called to check the balance and it was a big fat zero. I immediately called direct express to report an unauthorized use of my card and could not figure out how this could happen since the original card was still in my wallet. I asked the customer service representative whathad happened and she said that XXXX transactions had been performed with my card number in XXXX, CA at a XXXX. XXXX is a 4 hour drive from where I live in the XXXX XXXX XXXX

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Comerica

CA

961XX

Web

04/16/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief

Yes

No

1327031

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/12/2015

Prepaid card

ID prepaid card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

XXXX. She immediately canceled the card and sent out the paper work to file the complaint. I asked how long will this process take and can it be expedited because I am a XXXX patient and now I have nothing to the end of the month our car registration is due and we ca n't pay it. She said it will take 45 to 90 days to me this is just not acceptable. It took ten days for the paper work to get here sent on XXXX I returned it on XXXX theyreceived it on XXXX. On XXXX I called and asked if any thing had been done yet she said no. on the cover letter it states that they will put a provisional credit on your account after ten days I think I still had to wait a few more days. Any way I called back XXXX and got the same customer service representative how strange is that I explained to her how important this was as is everyone else 's and can you please connect me to a manager. She said they do n't have phones but she would send a message and have XXXX call me. I waited for the rest of that day and all day XXXX but no one ever called. I called again on XXXX and talked to another customer service representative and explained the whole thing over again she said the dispute department still has not made a decision I asked to speak to the dispute department she told me they do n't have phone number and are located in a different building. I ca n't believe this no has called back you ca n't talk to any XXXX to get an answeerror and our federal goverment is responsible for hiring this company the card has the comerica bank logo on it so I called them their answer was we just make the plastic. Is this place a real bank I do n't know. Ca n't get answers the majority of people that use this card are like me social security or social security XXXX recipients. If you go on line you can find hundreds of complaints about them if I could lead the charge to sue them I would. It is time for our goverment to start taking care of the elderly and XXXX. I do have the customer service representatives names if you need them this is just the first step I am taking to do something I would like to document a complaint against the American Express Serve XXXX.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

NC

282XX

Web

04/12/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

No

1326499

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/12/2015	Prepaid card	Gift or merchant card
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04/10/2015	Prepaid card	Other special purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fees

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

On XXXX XXXX, 2015, I used the new bill pay service to pay my car note via their website at americanexpressserve.com. I then contacted the Customer Service just prior to completed the bill pay. After I clicked the submit the Representative XXXX ( name unknown ) then told me the payment would not be mailed out as a check. The reason this is an issue for me is I was previously told by Representative XXXX ( name unknown ) the payments sent through the American Express Serve bill pay process would be sent out as a check. My lien holder for my automobile does not accept American Express. However, my lien holder does accept checks. I need to have this processed in a way which will be received by my lien holder, or I need to know what happens to my money. I have the receipt which I can send to whomever needs it.

I had a prepaid XXXX card issued to me as incentive from XXXX to purchase their services. I the card was issued by Citi. I never used the card and infact lost it but I recently found a document with the account number and credit amount. I contacted the issuer Citi and spoke to several individuals who reported that the card had expired as of XXXX and the unused balance was surrendered as fees ( {\$180.00} ). They would not re-issue a card. The last individual I spoke with told me that the card was issued in Pennsylvania so for some reason the Credit Card Accountability Responsibility and Disclosure Act did not apply to them. I 'm told that it is clearly in the terms and conditions for the use of the card. This seems entirely unreasonable and if it is n't illegal, as far as I 'm concerned it should be. I am interested in learning more about this law and filing a complaint.

I got email this morning from BRINKS Money claiming the following : We mailed your new Brink 's Prepaid MasterCard ( XXXX ) today! It should show up ( in a plain white envelope ) very soon " and asking me to activate it. At no time I applied for this card. I called them and they said it was just an advert asking me if I want the card or not but there was nothing advert sounding about the email. It is

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Citibank

CA

920XX

Web

04/15/2015

NetSpend Corporation, a TSYS Company

MD

207XX

Web

04/10/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

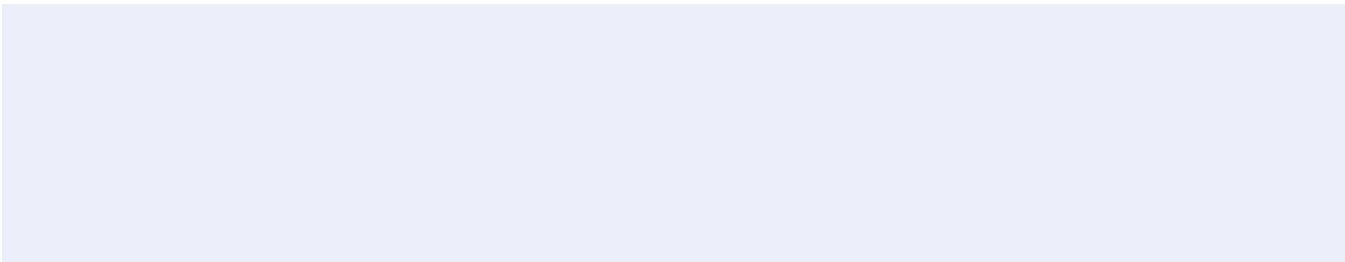
Based on Consumer Complaints

Closed with monetary relief	Yes	No	1326336
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Closed with explanation	Yes	Yes	1324800
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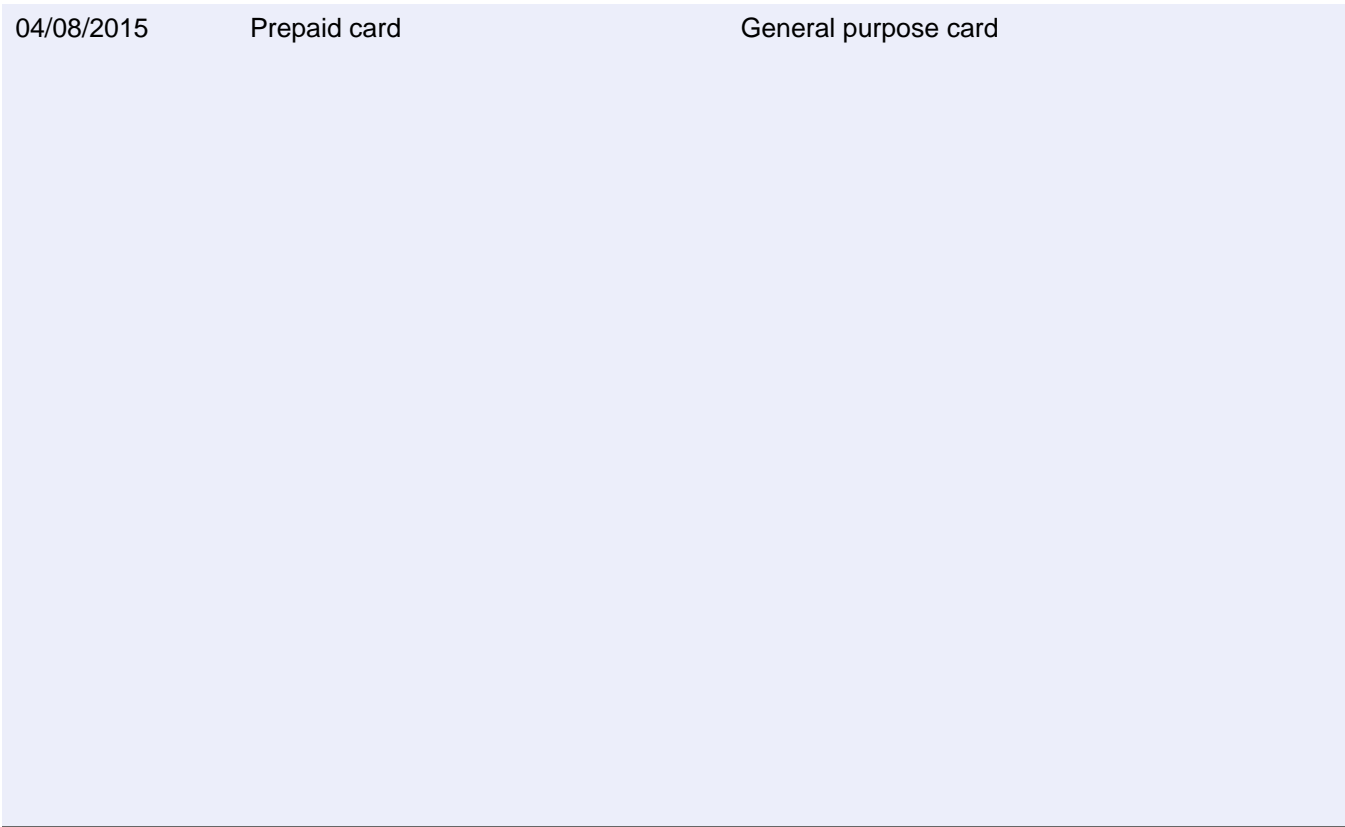
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



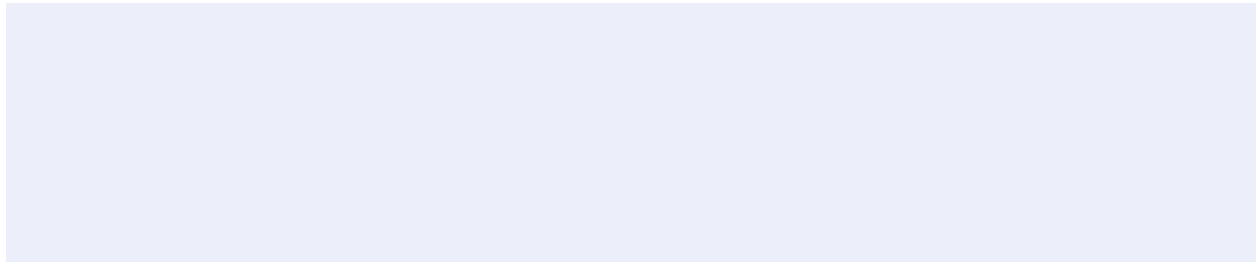
04/09/2015      Prepaid card      ID prepaid card

04/08/2015      Prepaid card      General purpose card

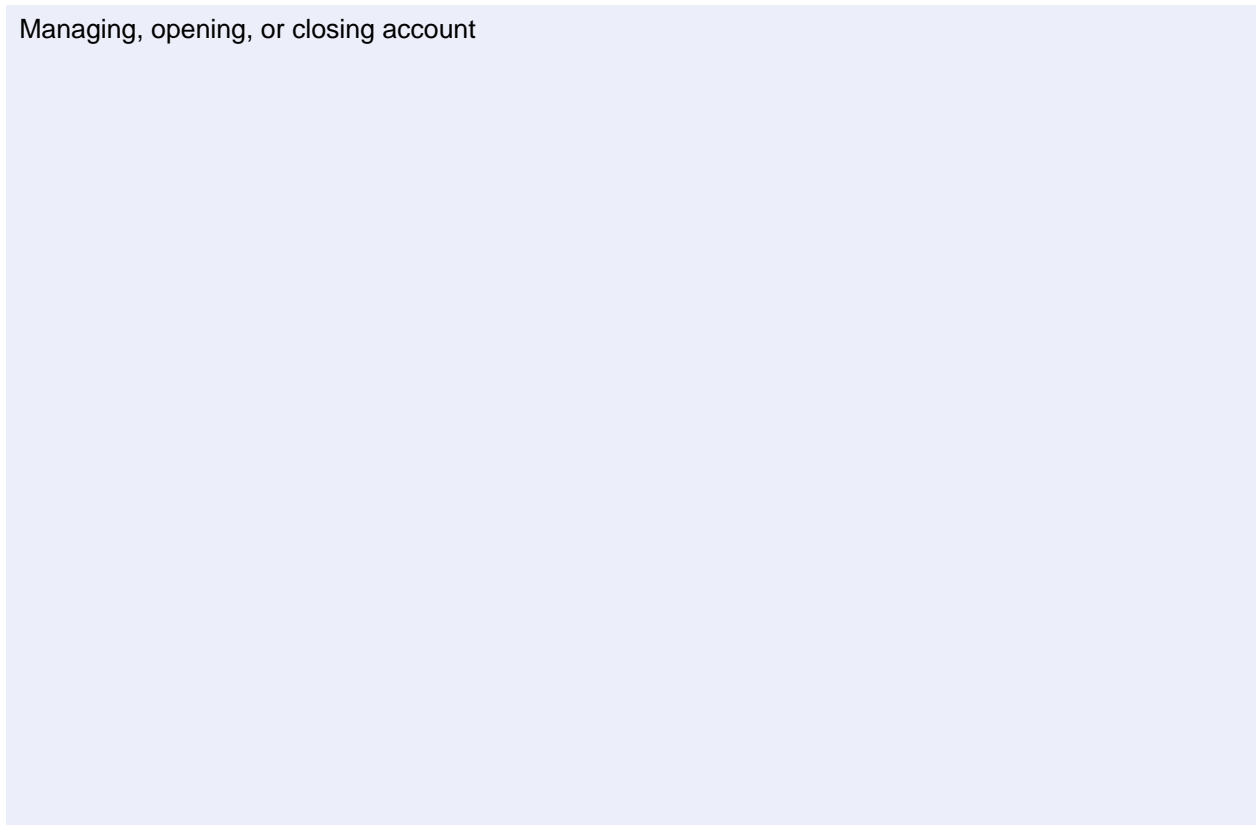


# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Adding money



Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

designed to make people believe that they applied for the card because the email expressively stated "You received this email because you have a Brink 's Prepaid MasterCard. We value your privacy and our relationship. View our online privacy policies. If you no longer want to receive feature updates, card benefits, and promotions from Brink 's, unsubscribe or mail your request to XXXX. XXXX XXXX, XXXX, TX XXXX. "

moneygram refuses to refund money sent on a masterd walmart prepaid card of XXXX and also XXXX did not receive my loan on XXXX XXXX XX/XX/2015

I had an American Express prepaid XXXXcard that loaded with my own funds. I used it to upgrade a previously purchased XXXX XXXX ticket ( {\$860.00} ) for another about {\$270.00} to include a stopover I wanted ( total ticket price : {\$1100.00} ). Due to a change in plans, I then had to cancel the whole ticket. XXXX XXXX refunded the entire ticket price to the prepaid REDcard ( instead of just the upgrade fee of {\$270.00} ). When American Express saw this, they immediately closed the account and froze the funds, accusing me of fraud ". I called everyone in the company I could to try to resolve but was met with indifference and lies such as "we do n't know where the money is ". It took weeks until XXXX day a check showed up at my house refunding me all of my money I loaded into the account, minus the {\$270.00} I used to upgrade my XXXX ticket, which American Express claimed was "sent back " to XXXX together with the base fare of {\$860.00}. Meanwhile, XXXX XXXX claims they never got any refund "sent back " from American Express. I 've called American Express countless times but i am either ignored or told that "they do n't know ". I am still waiting for the the refund of {\$1100.00} that American Express claims to have "sent back " to XXXX but XXXX insists it never received it. Worst of all, American Express NEVER made any attempt to contact me to verify the charge. Instead, they immediately shut down the account, accused me of fraud ", froze the funds for weeks pending

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

MoneyGram	NY	148XX	Web	04/10/2015
Amex	NY	109XX	Web	04/14/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

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Closed with explanation	Yes	Yes	1322618
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Closed with explanation	Yes	Yes	1321441
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# Prepaid Card Complaints with Consumer Complaint Narrative:

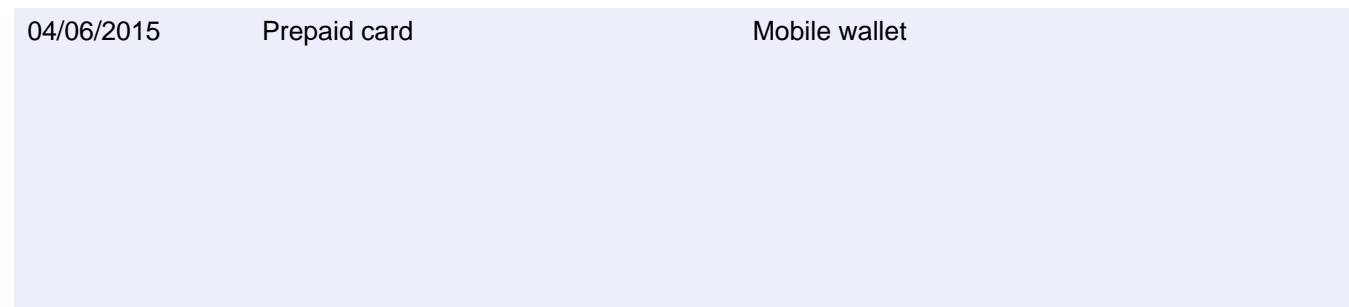
Based on Consumer Complaints



04/07/2015

Prepaid card

Other special purpose card



04/06/2015

Prepaid card

Mobile wallet

04/05/2015

Prepaid card

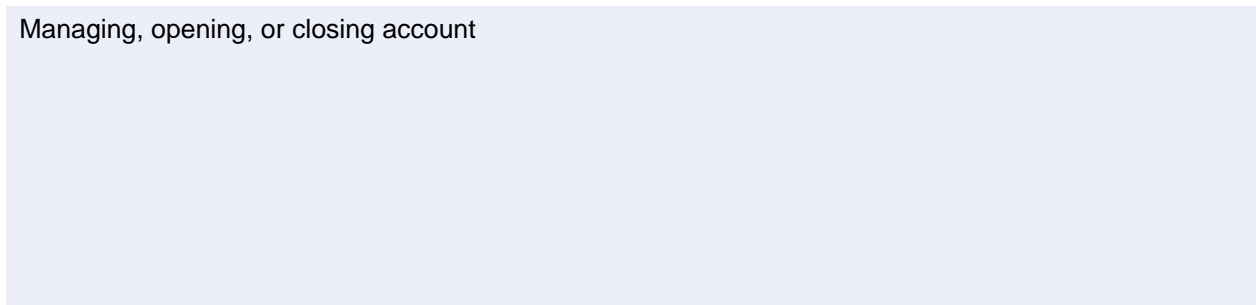
General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Fees



Managing, opening, or closing account

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

investigation " ( for which I had no say nor any opportunity to explain ), and then only refunded to me part of the funds that were in the account.

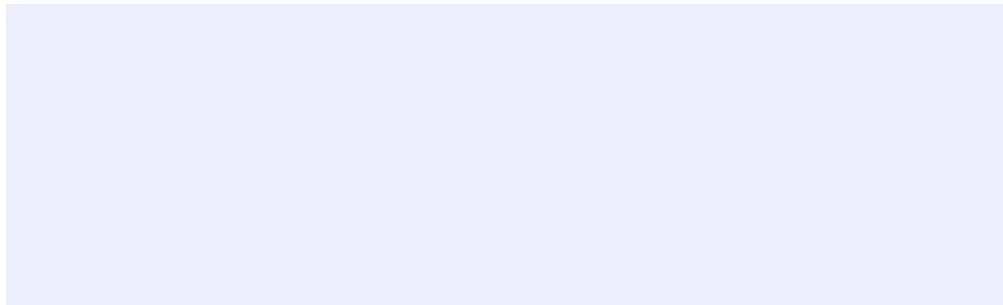
I received a {\$59.00} rebate card from XXXX on XX/XX/XXXX. It is a prepaid American Express Rewards Card. On the card agreement, it said a {\$2.00} monthly fee will be accessed against the card balance 5 months after Card Issuance ". In order to avoid the service fee, I tried to use the card today ( XX/XX/XXXX, a week before XX/XX/XXXX ) for a {\$59.00} online transaction and the transaction was declined. After talking to American Express card service, I was told a {\$2.00} fee was deducted from the account on XX/XX/XXXX because the card issuance date was XX/XX/XXXX. Also American Express refused to refund the {\$2.00} fee. I feel this is a deceptive practice because American Express Card intentionally do not print the card issuance date on the card or in the letter with the card and then they can charge a fee early than what a consumer thought. The American Express prepaid card customer service refused to refund the customer even they admitted the fee was charged early because the card issuance date was early and they did not inform customers about the issuance date of the card.

XXXX has frozen my safe with {\$100.00} in it and is not allowing me to access my funds. I have been trying for 2 months to access my funds, but the account has been frozen. I have been trying to contact customer service, but have been unable to reach them. They are holding my {\$100.00}, and I want to either load my card or have them mail it to me. My username on their site to access my safe is XXXXXXXXXXXX 'm attaching a picuture of what happens when I try to log in. There is {\$100.00} in the safe that is mine and they are holding.

My paypal account was permanently limited by Paypal on XXXX. I have contacted Paypal several times, but customer service department could n't explain to me why it was limited since it was done by another department. I have over {\$3000.00} in the account and could n't be transferred to my bank account due to limitation.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex

VA

231XX

Web

04/07/2015

Blackhawk Network Holdings Inc.

TN

374XX

Web

04/09/2015

PayPal

TX

770XX

Web

04/08/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1318866
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Closed with explanation	Yes	No	1316742
Closed with non-monetary relief	Yes	No	1316111

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/04/2015      Prepaid card      Government benefit payment card

04/04/2015      Prepaid card      Government benefit payment card



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Paypal said that it will be held for 180 days. I dont think that it is legal to hold the money for that long time without proper explanation.

I had my account locked for no reason by NetSpend. I sent in all the accepted documents that also had to be within 30 days. My bank statement was dated XXXX/XXXX/2015. And I then got an email 5 hours later of faxing the information stating it was not within 30 days. I have {\$5400.00} in that account and proved who I was multiple times.

I prepared my XX/XX/XXXX income tax online. The netspend prepaid credit card was an option for receiving my refund faster. When I efiled my final form the screen stated my card would be mailed that week to expect it by XX/XX/XXXX. I have had a restraining order against my husband for XXXX years and stealing my mail is XXXX of his favorite pastimes. I immediately phoned netspend that card was canceled a new card was issued and after explain XXXX g my concerns an activation code was placed on my card. Net spend issued him a XXXX card without my authorization got him his card XXXX day before mine never enforced the activation code and he withdrew XXXX \$ a day before I received my card. I faxed the company my written complaint XX/XX/XXXX. They claim they never received it.XX/XX/XXXX he withdrew the money from our local XXXX bank. XX/XX/XXXX at XXXX is when I received my card. I immediately attempted to activate it. When I did no activation security code was required as I was guaranteed would be. My balance showed XXXX \$ less. I called customer service and they explained that a XXXX card was issued by them. I was furious. My lender is ready to foreclose on my home and I dont see why I cant get my money. They are past all regulated days allotted and I cant even get an update much less the refund I should of been given weeks ago. I have several emails where they admit fault claim they counseled staff yet im ready to lose my home and its been XX/XX/XXXX

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company

NY

136XX

Web

04/04/2015

NetSpend Corporation, a TSYS Company

CA

960XX

Web

04/04/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1316027
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Closed with monetary relief	Yes	No	1316035
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/03/2015      Prepaid card      General purpose card

04/03/2015      Prepaid card      Transit card

04/02/2015      Prepaid card      General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

I ordered a XXXX Tablet for {\$53.00} at XXXX on XXXX XXXX and ended up cancelling it the same day. XXXX confirmed that they sent the money back and that I would have to contact my bank about the matter. I did and they continued to tell me to contact XXXX and that there was nothing that they could do. So I did and XXXX referred me back to Bank of America because they are the only ones that can release the hold. I contacted the bank yesterday and they told me it could take up to 3 days for the money to show up on my account. I told the teller it was the XXXX day and she said it should be released by the end of the day. I then called Bank of America today when I saw it was not released and I was told that they could not find the purchase of file a claim because the {\$53.00} sent to XXXX was not able to take the money out of the account due to problems with my card and then the story changed to it was automatically refunded and to check my transactions on line by the claims department supervisor named XXXX XXXX. XXXX was very rude and talked over me. She also told XXXX a lie instead of trying to find out about my daughters child support money.

some guy called me and said are you looking for loan he was from payday loan. since my credit was no good I had to show I could put {\$150.00} on a prepaid moneycard from Walmart. this guy name XXXX XXXX said I wo n't take out and you can use your card in about XXXX min. I went to activate it and they put the card in there name and I ca n't use it I have the card from XXXX here. the # XXXX XXXX XXXX XXXX. please stop that card before mailed to that person I can get my money back.

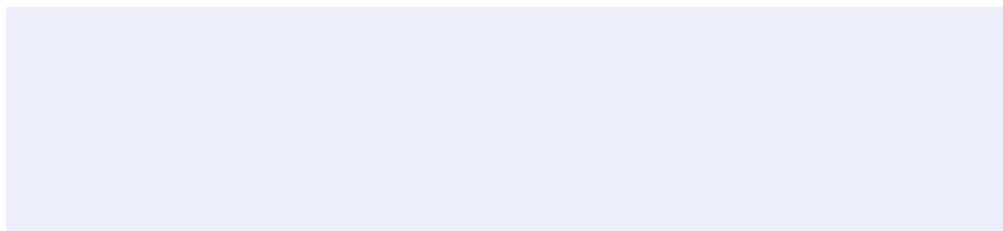
XX/XX/XXXX : Discovered multiple charges on my card, XXXX total, which I did not make. I called AmEx, the representative cancelled the card and issued me a new one. At that point XXXX charges had been paid so I asked to dispute them.

XX/XX/XXXX : Faxed dispute papers : for {\$270.00} XXXX XXXX XXXX XXXX XXXX and {\$50.00} PAYPALXXXX XXXX XXXX XXXX XXXXXXXXXX XX/XX/XXXX

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Company chooses not to provide a public response





# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Bank of America

NC

286XX

Web

04/08/2015

GE Capital Retail

MN

564XX

Web

04/08/2015

Amex

CO

802XX

Web

04/06/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1315581
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Closed with explanation	Yes	No	1315801
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Closed with monetary relief	Yes	Yes	1313057
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



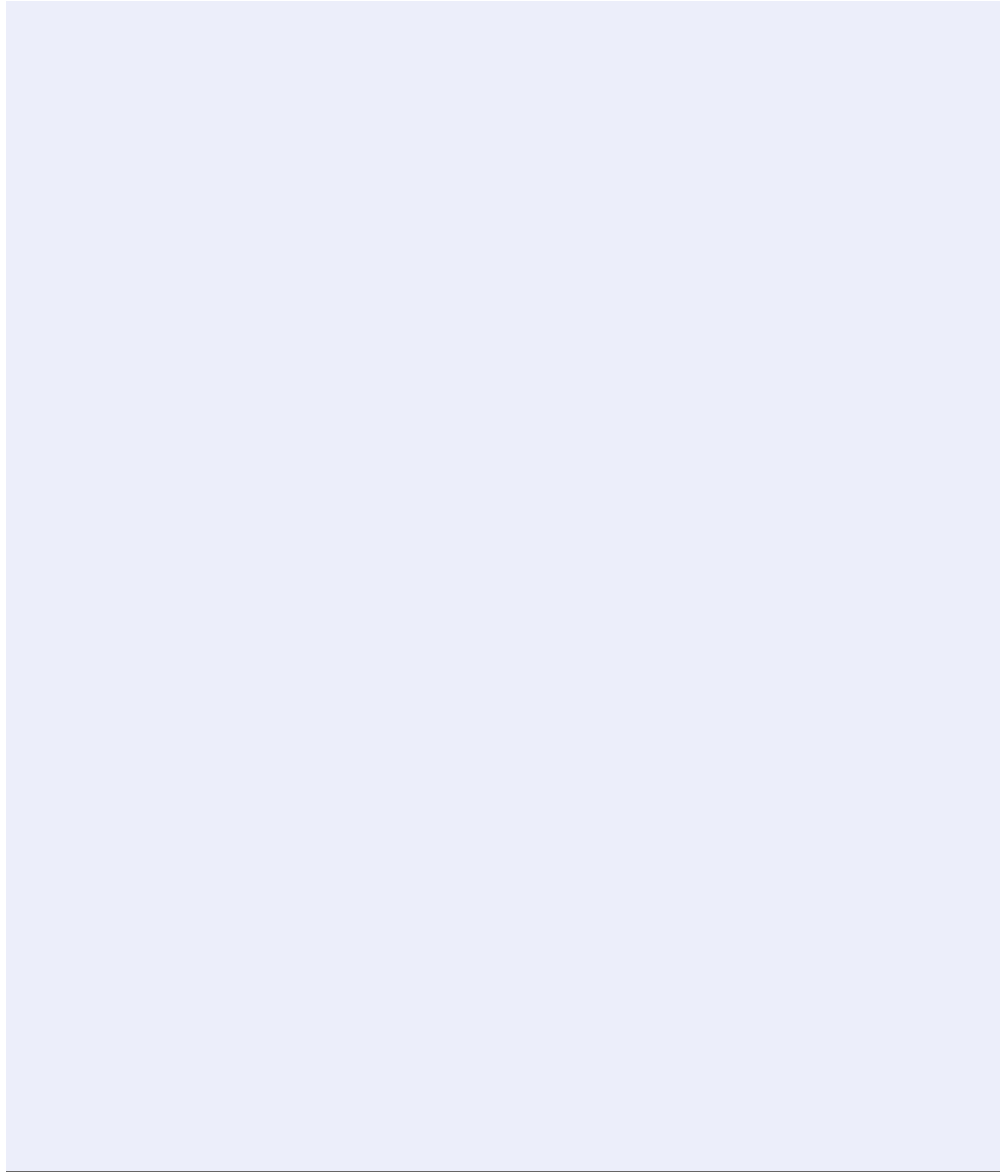
# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

: Received email informing me the disputes had been opened. XX/XX/XXXX :  
Received XXXX emails : {\$270.00} Disputed charge determined to be valid ;  
dispute closed and {\$50.00} Merchant credit received ; dispute closed  
Called AmEx for an explanation because I did n't make these charges ; they are fraudulent  
charges which my card agreement says I am not responsible for. Also with regard  
to the {\$50.00}, there were XXXX charges of {\$50.00} and XXXX credit. I was told  
that I had disputed the charge which was credited ; if I wanted to dispute the other  
charge my card would need to be cancelled again. I asked to talk to a supervisor.  
Was told by Supervisor XXXX that she would submit a request to reopen the  
dispute which would take three to five business days and I should call back.  
XX/XX/XXXX : Called AmEx ; still no change. Supervisor XXXX indicated that the  
merchant documents should have been sent with the email I received XXXX XXXX  
; they were not. He said he would send them to me. I also sent a reply to the  
XXXX XXXX email requesting the documentation. XX/XX/XXXX : Received the  
merchant documentation which showed that the charges had been made on a  
computer located in XXXX and an email address with ".it" was given. Plane tickets  
were purchased for flights in XXXX. I am in XXXX. Called AmEx to get explanation  
of how this could possibly be considered a valid charge made by me. Talked to  
Supervisor XXXX and Manager XXXX. XXXX said she would make an exception  
and re-open the dispute ; she would send me dispute forms and I would have to  
refile the disputes ( I never did receive anything from her. ) XX/XX/XXXX : Faxed  
the original dispute papers ( the original {\$50.00} charge disputed was, in fact, the  
XXXX which was not credited ) with the new date entered and merchant  
information with notations. Also included a cover letter with explanation of what I  
found in the documentation that, to me, clearly indicated fraud. XX/XX/XXXX :  
Received XXXX emails : {\$50.00} dispute opened and amount put back into  
account and {\$270.00} charged deemed valid. Called AmEx. Talked with Manager

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints





# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

04/01/2015

Prepaid card

General purpose card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

I filed, y taxes online through IRS and I had the option to either get my refund loaded on a pre pay card, Direct deposit or either get them mailed out to me. I choose to get the prepaid card through this company called Pay Power. I called paypower on today, which is Wednesday, XXXX XXXX, 2015 and I asked for my balance and I was informed that it was a balance of 300 dollars on my account. However, when I went to use my card I was informed that it was block on my card, mind you I have never used this card before. I called Paypower to find out what was going on and they informed that my card had been blocked because of Fraud. I asked them if they partner with the IRS how could it be tagged as fraud. I asked for his name and I XXXX number and then he hung up on me. I want to know how is there anything I can do to get my money back.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Blackhawk Network Holdings Inc.

MD

207XX

Web

04/07/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation

Yes

No

1310754

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

03/29/2015	Prepaid card	General purpose card
03/27/2015	Prepaid card	Gift or merchant card
03/26/2015	Prepaid card	General purpose card
03/25/2015	Prepaid card	ID prepaid card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Overdraft, savings or rewards features

Managing, opening, or closing account

Fraud or scam



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

i loaded my card and i made an online purchase in XXXX, in XXXX of this year i loaded more funds on the card and made a few purchases, then when i checked my card it said i had XXXX dollar left available to me, upon calling them i was told that i had a pending transaction for XXXX dollars back in XXXX, and that when i used my card and loaded it they took the XXXX dollars, i do not understand how it is that u get a prepaid card so i can not spend what i do not have available to me. i have spoken to them and i was told that it was a glitch on there end, but then i am not responsible for there mistakes, i would like my eighty dollars back, furthermore i am thinking my card had money on it because i loaded 150 dollars on it and i only made XXXX transactions after loading the card with XXXX dollars, XXXX transactions in the amount of four dollars and twenty five cents, and XXXX for forty-one dollars and another for seventeen dollars then when i go out for dinner thinking i have enough fund to pay for my meal i find out i have no funds available to me, as i understand it a prepaid card can not allow things to go through if u do not have the available funds to pay for it, how can the card company allow a transaction to go through when u do not have the funds on the card, the purpose of having a prepaid card is so u do not over spend.

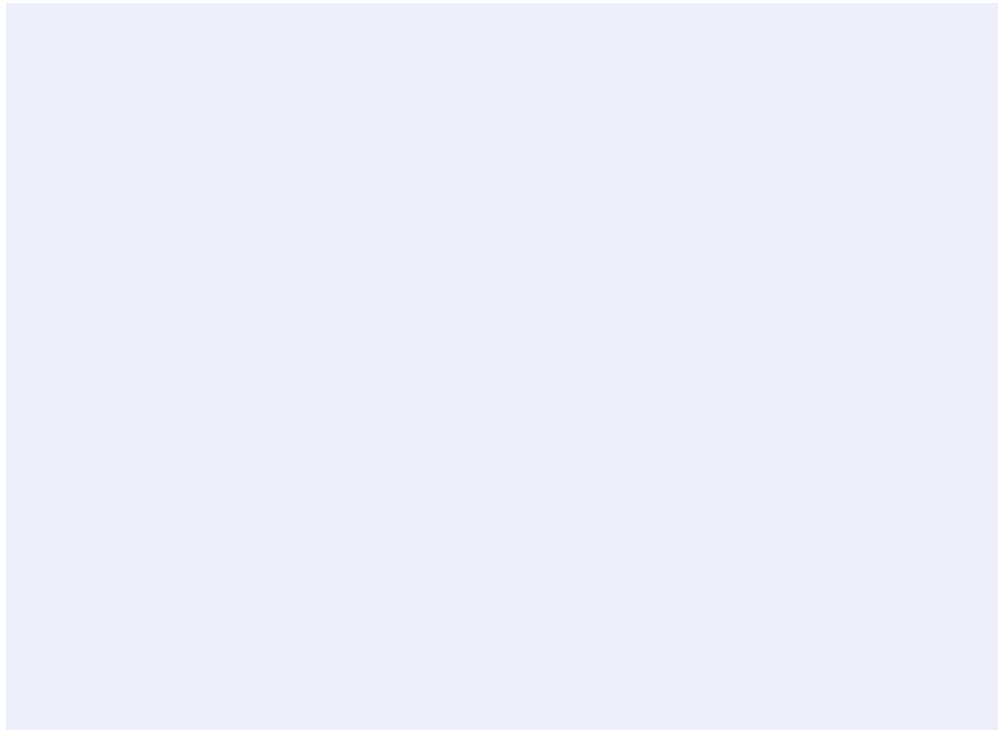
bank of XXXX mail me my rebate card, lost it bank of XXXX says its the XXXX who gave the rebate

I was offered a pre-paid card from Continental financial, but was not interested in their services. They made an inquiry into my credit which has negatively affected my credit. They will not remove the inquiry and it has negatively impacted my credit.

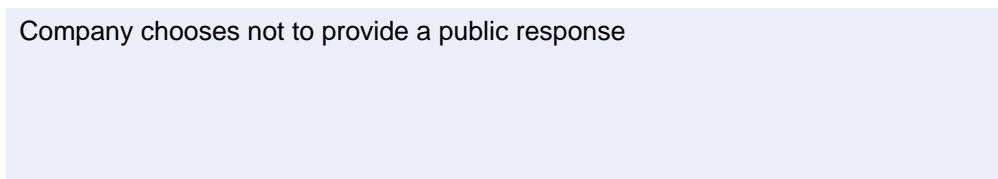
I tried to get a refund on {\$4500.00} worth of cards. I called reloadit and they said that if I would send them a copy of the receipts I would receive my money in 20 days. This was on the XXXX of XXXX. Then they asked for a copy of the reloadit cards with the numbers on them and they said it was approved.=, but they wanted

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Amex	FL	330XX	Web	04/02/2015
Bank of America	TX	763XX	Web	04/01/2015
Continental Finance Company, LLC	NY	100XX	Web	04/01/2015
Blackhawk Network Holdings Inc.	CA	956XX	Web	03/25/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with explanation	Yes	No	1306257
Closed with explanation	Yes	Yes	1305530
Closed with explanation	Yes	No	1303032
Closed with monetary relief	Yes	No	1301241

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

03/23/2015	Prepaid card	Transit card
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03/19/2015	Prepaid card	General purpose card
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

me to send them a copy of my drivers license and my utility bill. Than they said they sent the check out on XXXX XXXX. I still have n't received nothing so far and i told them if I did n't received my check by the XXXX XXXX I was going to call the FBI and the FBI said that I should contact you. I

XXXX/XXXX/15 I was a victim of a IRS scam, some XXXX called me and I fall for it and purchased the prepaid cards XXXX it and them the numbers of the XXXX prepaid cards, an around two hours later I realized it was a scam so I called the number in the back of the cards, a CSR inform me the the money was on the cards and she ( XXXX ) was putting a stop on the cards. I was happy as thinking did n't loose my money and everything was fine just like she said, also she give me a ITS number of the claim and explain the it will take XXXX to XXXX business day to send me a check, I explain the situation and ask her if she was sure the sto payment was done because this was a time sensitive situation and she said yes. Week latter I called the company to seek the status of my claim and the inform me they only put a stop on XXXX cards and the XXXX of them were redeem, they only can return the money on those cards and the rest was lost because the cards area like cash, I did understand that but when I called them the money was there and they supposedly put a stop, if they would it told that the stop would take time, I could redeem the cards my self and get my money back but the make me believe that my money was save and I believe them because after searched their name it seem like a legitimate company. The are regulated by the federal government, and license from XXXX XXXX XXXX XXXX XXXX XXXX FDIC. I feel the this company is as guilty as the people how called me, or more because they deliberated did n't inform me of the time a stop would take, on the other hand the make me believe the money was save and everything was fine that I should just wait for my money to come in the mail.

I am a student at XXXX University funds for my financial aid were put on a card

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints





# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Blackhawk Network Holdings Inc.

PA

189XX

Web

03/30/2015

First Data Corporation

GA

303XX

Web

03/25/2015

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

Closed with monetary relief	Yes	Yes	1295778
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Closed with explanation	Yes	No	1290527
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# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

with the XXXX Logo managed by Money Network. I lost my card in XXXX and had another issued within 3 weeks. At the beginning of the next term, XXXX, I was told that my account had a - {\$110.00}. I contacted the company and was told that XXXX airline tickets were purchased to XXXX. I said had n't purchased or authorized. Three months later received a refund of {\$250.00} after they adjusted for the negative tickets were {\$180.00}. My mother spoke with a representative XXXX at XXXX XXXX XXXX times to get this refund. We requested more than XXXX times, to XXXX, a complete list of all transactions. Left a message 3 weeks ago still no return call. It took a year and was sent by a representative named XXXX. In one day there were XXXX XXXX sales for {\$540.00}, XXXX XXXX XXXX payments in one day for {\$250.00}, XXXX XXXX transactions same day for {\$230.00} and XXXX gas stations in XXXX day for {\$260.00} Total {\$1600.00}. The company was negligent never froze account or contacted me. Now that we have full list to be able to dispute company says it is too late. This fraudulent theft was the result of their negligence.

# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints



# Prepaid Card Complaints with Consumer Complaint Narrative:

Based on Consumer Complaints

